

INWOOD'S TABLES
OF INTEREST & MORTALITY
FOR THE
PURCHASING OF ESTATES AND
VALUATION OF PROPERTIES

SIR WILLIAM SCHOOLING
K.B.E.

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Inwood's TABLES OF INTEREST AND MORTALITY

FOR THE

PURCHASING OF ESTATES AND
VALUATION OF PROPERTIES

INCLUDING

LOGARITHMS OF NATURAL NUMBERS AND
LOGARITHMIC INTEREST AND ANNUITY TABLES.

Thirty-Second Edition

REVISED AND GREATLY EXTENDED

BY

SIR WILLIAM SCHOOLING, K.B.E.



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PREFACE

TO THE

THIRTY-SECOND EDITION

So far as I am aware, the first edition of "Inwood's Tables" was published in 1811. The sixth edition, of which I have a copy, was published in 1832. The book was revised and extended from time to time, and was entirely reset in more convenient form for the twenty-fifth edition. Since then new Tables have been added from time to time.

In the present edition extensive alterations and additions have been made. Many of the old Tables are now given at additional rates of interest, and the value of the Mortality Tables has been greatly increased by the inclusion of the British Offices Mortality Table, compiled under the direction of the Institute of Actuaries.

For the permission to include Tables based upon the Healthy Males and the British Offices Tables of Mortality, I am greatly indebted to the Council of the Institute of Actuaries, who have generously given permission for the use in this volume of their valuable copyrights.

There are three definitely new features in the present edition. They are the Moneylenders' Table on pp. 210-216, the Simple Interest Tables on pp. 218-251, and the Logarithmic Tables of Compound Interest on pp. 362-411. Something may be said about each of these features.

The Moneylenders' Tables give for rates of interest varying from twenty to three hundred per cent. per annum, the amount and the present value of £1 and of £1 per annum, together with the annual, half-yearly, quarterly, monthly, and weekly payments to discharge a debt of one hundred pounds and the interest upon it. In the introduction on pp. 25-28 the method of calculating the interest on loans, and of finding the rate of interest that is being charged, are described.

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PREFACE TO THE THIRTY-SECOND EDITION

Almost invariably when the reports of Law cases in connection with moneylending give sufficient detail to enable the rate of interest to be calculated, it is found that the rate of interest which the moneylender is alleged to charge is greatly understated, and it seems desirable that the material for correct calculation should be made available.

The conduct of moneylending transactions is to some extent regulated by Act of Parliament, and it would appear desirable that while moneylenders should be left free to charge any rate of interest that borrowers consent to pay, they should be required to state the rate of interest which they charge. Few people have any idea of what that rate of interest really is. This is especially the case when a borrower makes default in payments, and the immediate repayment of the balance of the debt is demanded. A moneylender might be allowed to state the penalty to be inflicted for default, but he could with advantage be required to state the higher rate of interest that should be paid in the event of default being made.

The second principal feature of this new edition is the Tables of Simple Interest on pp. 218-249. The interest is here given at 5 per cent. per annum for every day from one to three hundred and sixty-five, and for every £100 from £100 to £10,000. In the introduction on pp. 29-31, it is explained how simple interest at any rate whatever can be found from these Tables.

Particular attention may perhaps be called to the facility with which simple interest can be calculated by means of logarithms as explained on pp. 67, 68, and with the help of the logarithmic tables on pp. 412-414.

The third principal new feature of the present edition is the extension and rearrangement of Thoman's Logarithmic Tables of the amount of £1 and of the annuity that 1 will purchase. These Tables formerly gave on one page the logarithms of these functions at one rate of interest for each year from 1 to 100. In this edition the logarithms of the functions are given for fifty-eight rates of interest for two years on a page. For some purposes this is a more convenient arrangement, and particularly so for ascertaining the rate of interest yielded by an annuity certain. The method of finding this rate of interest is described on

*BRITISH OFFICES' TABLE OF
MORTALITY*

I much regret that, through inadvertence, I did not seek, previous to publication, the permission of the Faculty of Actuaries to use the British Offices' Tables. In view of this oversight, I am the more grateful to the Council of the Faculty for most kindly allowing the Tables to appear.

W. S.

PREFACE TO THE THIRTY-SECOND EDITION

pp. 69-71, from which it will be seen that from these tables the rate of interest can be determined to within one farthing per cent. per annum, or even less.

On pp. 72-80 the construction of loan repayment schedules is explained in some detail. Experience shows that many of those who construct, or check, such schedules, adopt methods which, on the one hand, involve an unnecessary amount of trouble, and on the other, are calculated to produce errors in the working.

The use of logarithms, particularly in connection with compound interest calculations, is explained in considerable detail on pp. 51-80. In these days when calculating machines are in very general use, there seems to be an impression that logarithms have in large measure been superseded. This, in my judgment, is a great mistake, and involves much unnecessary trouble in making calculations. So far from calculating machines having superseded logarithms, they have made the use of logarithms quite exceptionally simple and expeditious.

For this edition the size of the page and the number of pages have been increased, about 120 pages of new matter having been introduced.

The greatest care has been taken to insure accuracy, but with such a large number of figures it is not easy to prevent mistakes. Consequently, if any user of the Tables finds a single error, I should be grateful if he would send a note of it to the publishers.

For the large number of calculations required for the preparation of this edition, and for much careful revision of the proofs, I have to thank Mr Borrajo, A.I.A., and several other ladies and gentlemen on the staff of the Prudential Assurance Company, who have kindly devoted some of their spare time to this work.

WILLIAM SCHOOLING.

9 ELVASTON PLACE, S.W. 7,
July 1924.

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INTRODUCTION



INTRODUCTION

ON THE NATURE AND USE OF DECIMALS

IN order to render the following tables intelligible to persons only moderately acquainted with common arithmetic it may be well to give a brief explanation of decimals, since most of the tables here given involve their use.

Our entire system of numbering (if for the moment we leave fractions out of consideration) is, in fact, the *decimal* system, which means literally a system of *tens*, for if any number consist of a single figure—say, 6—we call that number *six*—that is, six *units* or six *ones*—but if another figure—a 4, for instance—stand before it, making the number 46, we do not call this 4 four *ones*, but four *tens*, and thus regard the number as forty-six. In like manner if another figure—3, for instance—be prefixed making the number 346, we regard this 3 not as three *ones*, nor as three *tens*, but as three *hundreds*. In this way we give to every figure in a number ten times the value the same figure would have if it were moved one place more to the right ; so that *the value of a figure depends upon its position*. When we are dealing with whole numbers the figure occupying the first place on the right denotes so many *ones*, the next figure so many *tens*, the next so many *hundreds*, and so on. This tenfold increase of value which every advance towards the left gives to a figure is properly called the *decimal* system of notation.

Now what are more particularly called *decimals* are numbers that are less than unity, and they are dealt with on exactly the same principle as numbers that are more than unity, a decimal dot being placed to indicate what numbers are more than unity and what numbers are less than unity. Whether we are dealing with numbers greater or less than unity the value of a figure is ten times as much as the value of the same figure placed next to it on the right-hand side and one tenth as much as the value of the same figure placed

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next to it on the left-hand side. It is, therefore, just as simple to deal with decimals as it is to deal with whole numbers.

If we see a number, such as 346, without any decimal dot we understand, as explained above, that the 6 stands for six *ones*, but if between the four and the six we place a decimal dot, 34·6, we then know that the four no longer stands for four *tens*, but for four *ones*, and the 6 no longer stands for six *ones*, but for six *tenths of one*. So if we write 3·46 the 3 no longer stands for three *hundreds*, but for three *ones*, the 4 for *four tenths of one*, and the 6 for *six hundredths of one*. The decimal dot, therefore, is simply employed to tell us where the *ones* come, for the figure immediately to the left of the decimal dot always stands for so many *ones*. If these uniform gradations by tens and tenths are kept in mind no difficulty will arise in dealing with the decimals.

Decimals and Fractions

From this it will be seen that any decimal may be converted into its equivalent fraction at once: we have only to write the decimal, removing the dot, for numerator, and to write for denominator 1 followed by as many cyphers as there are figures, or *places*, in the decimal. Thus:

$$0\cdot6 = \frac{6}{10}; \quad 0\cdot06 = \frac{6}{100}; \quad 0\cdot006 = \frac{6}{1000}; \quad 0\cdot42 = \frac{42}{100}; \quad 0\cdot423 = \frac{423}{1000},$$

and so on.

Every fraction too of which the denominator 1 is followed by cyphers may just as readily be written as a decimal, thus

$$\frac{3}{10} = 0\cdot3; \quad \frac{7}{100} = 0\cdot07; \quad \frac{9}{1000} = 0\cdot009; \quad \frac{2463}{100} = 24\cdot63, \text{ \&c.}$$

We have only to write down the numerator and to point off from the right as many decimal places as there are cyphers in the denominator, supplying this necessary number of places by cyphers immediately after the decimal point, should the number of figures in the numerator be too few.

Fractions, whatever be their denominators, may also be converted into decimals, as will be seen presently.

Addition of Decimals

From what has been already said it will be seen that the important thing in the addition of decimals is to take care that the decimal dots all come under one another, just as in the addition of whole

USE OF DECIMALS

numbers the units have to come under the units, the tens under the tens, and so on. If this point is attended to the matter is perfectly simple, and is conducted exactly like simple addition. A few examples are given below :—

1. Add together 2'345, '64, 23'7, '02.
2. 7'432, 16'207, '021, '4628.
3. '005, 61'4, '368, 7'2.

(1)	(2)	(3)
2'345	7'432	'005
'64	16'207	61'4
23'7	'021	'368
'02	'4628	7'2
26'705	24'1228	68'973
26'705	24'1228	68'973

Subtraction of Decimals

In subtracting decimals, as in adding them, the important thing is to see that the decimal dots come under one another, and if this is done the subtraction of decimals is carried out in exactly the same way as simple subtraction. A few examples of subtraction are also given :—

1. Subtract 3'725 from 5'103.
2. 27'846 from 31'3.
3. '026 from 12'4.

(1)	(2)	(3)
5'103	31'3	12'4
3'725	27'846	'026
1'378	3'454	12'374
1'378	3'454	12'374

In the third example of addition two cyphers appear immediately to the right of the decimal dot. These 0's serve to indicate the *position*, and therefore the *value*, of the figure to the right of them ; thus '005 indicates that there are no tenths nor hundredths, and that the 5 stands for five thousandths ; and similarly in the third example of subtraction '026 indicates that there are no tenths, but that the 2 stands for two hundredths and the 6 for six thousandths.

Multiplication of Decimals

It will have already been seen that we multiply a number involving decimals by 10 by simply removing the decimal point one place to

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the right ; we multiply by 100 by removing the point two places to the right, and so on. Thus :

$$\begin{aligned} & \cdot 6 \times 10 = 6 ; \cdot 6 \times 100 = 60 ; \cdot 006 \times 100 = \cdot 6. \\ & \cdot 42 \times 10 = 4\cdot 2 ; \cdot 42 \times 100 = 42 ; 4\cdot 2 \times 100 = 420. \end{aligned}$$

In order to multiply a number containing decimals by any *whole* number—that is, by any number without decimals—we proceed exactly as we should do if there were no decimals at all ; only when the product is obtained we must point off, as decimals, as many places as there are places pointed off in the number multiplied. Thus, if we have to multiply 24·623 by 47, we proceed as in the margin, and so in all similar cases. As the number multiplied has three decimal places, we mark off three places of decimals in the product.

$$\begin{array}{r} 24\cdot 623 \\ \times 47 \\ \hline 172361 \\ 98492 \\ \hline 1157\cdot 281 \end{array}$$

If we have to multiply together two numbers which both contain decimals we proceed as in simple multiplication, and place the decimal dot in the answer in such a position that the number of decimals is the same in the answer as in the two numbers when their decimal places are added together. Thus :

$$\begin{aligned} 1\cdot 2 \times 1\cdot 1 &= 1\cdot 32 ; 1\cdot 2 \times 1\cdot 2 = 1\cdot 44 ; \\ \cdot 222 \times 3\cdot 1 &= 6882 ; \cdot 033 \times \cdot 22 = 00726. \end{aligned}$$

Division of Decimals

In dividing a number containing decimals by a whole number we place the decimal dot in the quotient as soon as we bring down a decimal of the dividend. Thus to divide 27·344 by 4 we proceed as follows :—

$$4 \overline{) 27\cdot 344} \\ \underline{6\cdot 836}$$

After dividing 27 by 4 we come to the decimal ·3, and so the decimal dot had to be placed between the 6 and 8 of the quotient.

If we have to divide by a number that will not go into the decimal part of the dividend we must be careful to record the fact by putting a cypher in the quotient.

Thus $372 \div 4$ gives

$$\begin{array}{r} 4 \overline{) 372} \\ \underline{093} \end{array}$$

and $0372 \div 4$ gives

$$\begin{array}{r} 4 \overline{) 0372} \\ \underline{0093} \\ (4) \end{array}$$

USE OF DECIMALS

The values of the 9 and the 3 depend on their *position*, and they must be put in their right place by prefixing cyphers to the left of them if necessary. Placing cyphers to the right of a decimal dot alters the value of the numbers on the right of the cyphers. Placing cyphers to the right of a decimal number with no other number after the cyphers makes no difference in its value. Thus :

$$.73 = \frac{73}{100}; .073 = \frac{73}{1000}; .0073 = \frac{73}{10000}; .730 = \frac{730}{1000} \text{ or } \frac{73}{100};$$

These facts have to be borne in mind in the division of decimals. We may add as many cyphers as we please to the right of a decimal number, and so carry our division as far as we choose. Thus $4.3 \div 7$ may just as well be called $4.30000 \div 7$. It makes no difference in the value, but there is no need actually to write the cyphers in working out the sum. We may put

$$\begin{array}{r} 7 \overline{)4.3000000} \\ \underline{6142857} \end{array} \text{ or } \begin{array}{r} 7 \overline{)4.3} \\ \underline{6142857} \end{array},$$

and the result is the same. The benefit of proceeding in this way is that we may get an answer that is more nearly correct than if we left off at the last figure of the dividend. Thus the result of $4.3 \div 7$ is approximately $\frac{6}{10}$, more nearly $\frac{61}{100}$, still more nearly $\frac{614}{1000}$, and so on.

If both the divisor and the dividend contain decimals there must be as many decimal places in the divisor and quotient together as there are in the dividend. This is obvious from what has been said in regard to multiplication. It was there shown that $.222 \times 3.1 = .6882$, and so if we have to divide .6882 by .222 we have

$$\begin{array}{r} .222 \overline{).6882(3.1} \\ \underline{666} \\ 222 \\ \underline{222} \\ \hline \end{array}$$

There are three decimal places in the divisor .222, and four in the dividend .6882, so there must be one in the quotient 3.1 to add to the three in the divisor to make up the four in the dividend.

In applying this rule it must be borne in mind that the number of decimal places in the dividend means the number actually used in division, and the number of cyphers added to it ranks as decimal places. Thus $8.973 \div .24 = 37.3$ or 37.38 or 37.387 or 37.3875 , as we may see.

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$$\begin{array}{r}
 .24)8.973000(37.3875 \\
 \underline{72} \\
 177 \\
 \underline{168} \\
 93 \\
 \underline{72} \\
 210 \\
 \underline{192} \\
 180 \\
 \underline{168} \\
 120 \\
 \underline{120}
 \end{array}$$

There are one, or two, or three, or four places of decimals in the answer, depending upon the extent to which we carry the division. Obviously the answer cannot sometimes be 37.3 (*i.e.* $37\frac{3}{10}$), sometimes 37.3 (*i.e.* $37\frac{73}{100}$), and so on : it must always be 37 and a little more. Hence the number of decimal places *used in the dividend* have to be noted, and the number in the quotient added to those in the divisor must make up the number used in the dividend.

Some examples of division are appended.

$$\begin{array}{lll}
 (1) \ 44.406 \div 12 & (2) \ 44.406 \div .12 & (3) \ .44406 \div 1.2 \\
 \begin{array}{r} 12)44.406 \\ \underline{37005} \end{array} & \begin{array}{r} .12)44.4060 \\ \underline{37005} \end{array} & \begin{array}{r} 1.2).444060 \\ \underline{37005} \end{array}
 \end{array}$$

$$\begin{array}{r}
 (4) \ 89.648 \div 347.3 \\
 347.3)89.64800000(.2581284 \\
 \underline{6946} \\
 20188 \\
 \underline{17365} \\
 28230 \\
 \underline{27784} \\
 4460 \\
 \underline{3473} \\
 9870 \\
 \underline{6946} \\
 29240 \\
 \underline{27784} \\
 14560 \\
 \underline{13892} \\
 668 \\
 \underline{\hspace{1cm}}
 \end{array}$$

(6)

USE OF DECIMALS

For most of the purposes for which the tables in this book are likely to be used, four or five places of decimals are amply sufficient, and it is unnecessary to carry the calculations any further.

Fractions and Decimals

We have already shown how readily decimals may be converted into fractions, and we must now show how fractions may be converted into decimals. We saw that a decimal may be thought of as a fraction with the decimal as numerator, and for denominator 1 followed by as many cyphers as there are decimal places in the decimal. Thus $\cdot 1 = \frac{1}{10}$; $\cdot 23 = \frac{23}{100}$, and so on. Now it is obvious we do not alter the value of any fraction if we multiply both the numerator and denominator by the same quantity. Thus $\frac{1}{2} = \frac{2}{4} = \frac{4}{8} = \frac{8}{16} = \frac{16}{32}$, and so on. All these fractions are of the same value.

If, therefore, we multiply the denominator by a quantity that makes it equal to 10 or 100, or any other multiple of 10, and then multiply the numerator by the same quantity as we multiplied the denominator by, we at once get a fraction that can be converted into a decimal at sight.

Thus

$$\frac{1}{2} = \frac{5}{10} = \cdot 5$$

$$\frac{1}{4} = \frac{25}{100} = \cdot 25$$

$$\frac{2}{5} = \frac{4}{10} = \cdot 4$$

It is often, however, a clumsy way of working to divide 10 or some power of 10 by the denominator, and then multiply the numerator by the result. To do so may involve a long multiplication sum. We therefore multiply the numerator by 1 followed by any number of cyphers we want and divide by the denominator. In other words, we divide the numerator by the denominator. Thus in converting $\frac{2}{5}$ into a decimal it makes no difference in the result

whether we have $\frac{2 \times 10 \div 5}{5 \times 10 \div 5} = \frac{2 \times 2}{5 \times 2} = \frac{4}{10} = \cdot 4$, or whether we have $\frac{2 \cdot 0}{5} = \cdot 4$.

But it makes a great deal of difference in the working whether in converting, say, $\frac{1868}{3736}$ into a decimal we first divide 1 by 3736 and

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multiply the result by 1868, or whether we divide 1868 by 3736 and get '5 as our answer at once.

A few examples of converting fractions into decimals are appended.

$$\frac{1}{2} = \cdot 5; \quad \frac{1}{4} = \cdot 25; \quad \frac{3}{4} = \cdot 75; \quad \frac{1}{8} = \cdot 125; \quad \frac{1}{3} = \cdot \dot{3}; \quad \frac{2}{3} = \cdot \dot{6}.$$

These are useful fractions of which to know the corresponding decimals. A recurring decimal is marked with a dot above it, and means that it is repeated continuously. Where a group of several figures recurs it is marked with a dot over the first and last of the group. Thus $\frac{1}{3} = \cdot 33333$ and as many more threes as we care to

write. It is shortly expressed as $\cdot \dot{3}$. If we wish to convert $\frac{1}{7}$ into a decimal, we have

$$\begin{array}{r} 7 \overline{)1} \\ \underline{14} \\ 28 \\ \underline{28} \\ 57 \\ \underline{56} \\ 7 \end{array}$$

which means that at this stage there is 1 over, and the numbers 142857 would be repeated indefinitely if the division were continued for an indefinitely long time. Other examples are :—

$$4\frac{3}{8} = 4\cdot 375; \quad 7\frac{9}{16} = 7\cdot 5625; \quad \frac{17}{21} = \cdot 80952\dot{3}; \quad \frac{14}{373} = \cdot 0375335 +.$$

COMPOUND INTEREST TABLES

On pp. 82-216 Compound Interest Tables of various kinds are given. Their construction and use is here explained, in order to facilitate their employment, and to show how to make calculations at other rates and for other periods than those given in the tables.

Unless otherwise stated the tables throughout the book are calculated at compound interest, not at simple interest.

It will be convenient to give the explanations by quite simple algebra first, and then to give the arithmetical explanations or numerical examples.

To begin with the most usual symbols employed are stated.

NOTATION

Notation and Formulæ

Interest

P = The Principal or Capital ; or the Present Value.

s = The amount to which that Principal will accumulate ; or the Sum due.

n = The Number of years.

i = The Interest on 1 for 1 year.

v = The Present Value of 1 due a year hence.

d = The Discount on 1 for 1 year.

$(1+i)^n$ = The amount of 1 due at the end of n years.

v^n = The Present Value of 1 due at the end of n years.

$s_{\overline{n}|} = \frac{(1+i)^n - 1}{i}$ = The amount of 1 per annum immediately after the n^{th} payment.

$\frac{1}{s_{\overline{n}|}} = \frac{i}{(1+i)^n - 1}$ = The Sinking Fund payment which will amount to 1 at the end of n years.

$a_{\overline{n}|} = \frac{1 - v^n}{i}$ = The Present Value of 1 per annum due at end of n years.

$\frac{1}{a_{\overline{n}|}} = \frac{1}{s_{\overline{n}|}} + i$ = The Annuity for n years which 1 will purchase, *i.e.*, the Annual Payment which will repay a debt of 1 and the interest upon it in n years.

Life Assurance and Life Annuities

l_x = The number living at age x according to the Mortality Table.

d_x = The number dying between age x and age $x+1$.

p_x = The probability that a life age x will survive 1 year.

q_x = The probability that a life age x will die within 1 year.

a_x = An Annuity of 1, first payment at the end of a year, to continue during the life of x .

$A_x = 1 - d(1+a_x)$ = The Single Premium to assure 1 at the end of the year of the death of x .

$P_x = \frac{A_x}{1+a_x} = \frac{1}{1+a_x} - d$ = The Annual Premium to assure 1 at the end of the year of the death of x .

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The Amount of £1

On pp. 106-164 are tables which show for various rates of interest:—

- (1) The sum which £1 will amount to in any number of years from 1 to 100.
- (2) The present value of £1 due at the end of any number of years from 1 to 100.
- (3) The sum to which £1 per annum will amount in any number of years from 1 to 100.
- (4) The present value of £1 per annum to be received for any number of years.

We will consider these in the order stated, taking our illustrations principally from the 4 % table on pp. 130 and 131.

If by i we represent the rate of interest, it is clear that one pound, or one dollar, or any other unit, will amount in one year to $1+i$; and if we represent the amount by P , we have $P=1+i$. If the rate of interest is 4 %, or 4 on one hundred, it is .04 on a unit and $1+i=1.04$.

At the beginning of the second year, if the interest has not been paid, the loan or investment, P , is $1+i$, $=1.04$, and the interest on this is $i(1+i)$, $=1.04 \times .04 = .0416$. To find the amount at the end of the second year we must add the second year's interest to the amount at the beginning of the second year. Thus we have $(1+i)+i(1+i)=(1+i) \times (1+i) = (1+i)^2$, or $1.04 + (.04 \times 1.04) = 1.04 + .0416 = 1.0816 = 1.04 \times 1.04 = 1.04^2$.

Thus the amount of one in any number of years, n , is the amount of one in one year raised to the n^{th} power. This is expressed as $(1+i)^n$, and, if $i=.04$, then $(1+i)^n = 1.04^n$. If $n=5$ this is 1.04^5 . This may be seen below.

Year	Amount at Beginning of Year	Process	Amount at End of Year
1	1	$\times 1.04 = 1.04$	$= 1.04$
2	1.04	$\times 1.04 = 1.04^2$	$= 1.0816$
3	1.0816	$\times 1.04 = 1.04^3$	$= 1.124864$
4	1.124864	$\times 1.04 = 1.04^4$	$= 1.16985856$
5	1.16985856	$\times 1.04 = 1.04^5$	$= 1.2166529024$

This tells us the amount of 1, and, if we want to know what any other sum comes to, we must multiply the sum by the amount of 1.

What is the amount of £17 in five years at 4 %?

PRESENT VALUE OF £1

The amount of £1 is 1'21665

The amount of 17

is therefore £20.68305

We might get this more nearly exact by using more places of decimals. Thus, $1.2166529024 \times 17 = 20.6830993408$, which is .0000493408 more than we previously had. The difference is less

than $\frac{5}{100000}$ of £1, which is $\frac{1}{1000}$ of a shilling, or almost $\frac{1}{20}$ of a farthing. This shows that five places of decimals, as given in the tables, give results quite near enough for most purposes.

It is explained later on (pp. 60-61) how easily a table of this kind can be constructed by means of logarithms the practical use of which is extremely simple, and if other rates of interest than those tabulated are needed they should be obtained by logarithms.

It should be noted that the table gives the amount of one pound at the *end* of the year, *i.e.* just after the year's interest has been added. The amount at the *beginning* of any year is the same as the amount at the end of the preceding year. Before explaining some of the uses of these tables it will be best to explain the contents of the other columns on these pages.

We at present assume that the interest is reckoned annually, but later on we shall consider the case of interest convertible half-yearly and at other intervals.

The Present Value of £1

If, as we have seen, £1 amounts to £1·04 in one year the present value of this £1·04 is obviously £1. In other words, £1 invested now at 4% will amount to £1·04 in one year. But if the present value of £1·04 = 1 the present value of $1 = \frac{1}{1·04}$, and using v to represent the present value of 1 one year

hence we have $v = \frac{1}{1+i}$, and $v^n = \frac{1}{(1+i)^n}$, where, as before, n represents the term. If $i = .04$ and $n = 5$ we have

$$v^5 = \frac{1}{(1+i)^5} = \frac{1}{1.21665} = .82193.$$

Whatever the term may be

$$v = \frac{1}{1 + i}$$

$$I + i = \frac{I}{\mathcal{V}}$$

$$v(I + i) = I \quad (11)$$

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Thus to take 10 years at 4 %

$$\frac{1}{1+i} = \frac{1}{1.48024} = .67556 = v$$

$$1+i = 1.48024 = \frac{1}{.67556} = \frac{1}{v}$$

$$v(1+i) = 1.48024 \times .67556 = .99999$$

By calculating the values of i and v to more places of decimals we may obtain as close an approximation as we please to 1 by multiplying v by $(1+i)$.

To find the present value of any other sum than 1 we multiply the sum by the present value of 1 for the number of years required. Thus, the present value of £83 due at the end of 10 years at 4 % is $.67556 \times 83 = £56.07148$. It will be noticed that the table of present values, like the table of amounts, refers to the *end* of the year. For finding v^n by logarithms see p. 61.

The Amount of £1 per Annum

The third table on each page (106-164) gives the amount of £1 per annum immediately after each annual payment is made. Thus the first line is in all cases 1.00000. This table may be found from the amount of £1 by a series of additions. Thus at 4 %, if to the initial payment of £1 we add 1.04000, the amount of £1 in one year, we obtain 2.04000, which is the amount of £1 per annum immediately after the second annual payment has been made. If to this amount we add 1.08160, the amount of £1 at the end of the second year, we obtain £3.12160, the amount of £1 per annum immediately after the third annual payment has been made.

We can, however, obtain the result in another way. The amount of £1 in ten years at 4 % is 1.48024, of which amount 1 was the original payment and .48024 the accumulated interest. Now £1 yields .04 every year at interest at 4 %, therefore the amount of .04 per annum for 10 years is .48024. But if .04 per annum amounts to .48024 in 10 years, .01 per annum will amount to one-fourth of this sum, which is .12006, and 1 amounts to 100 times this sum, which is 12.006, which we see to be the amount of £1 per annum in 10 years. Hence it follows that we can obtain the amount of £1 per annum by subtracting unity from the amount of £1 and dividing the result by the rate of interest. Hence we get the following expression :

$$s_n = \frac{(1+i)^n - 1}{i},$$

where s_n is the amount of £1 per annum in n years, i is the rate of interest, and $(1+i)^n$ is the amount of £1 in n years.

PRESENT VALUE OF £1 PER ANNUM

To find the amount of any other sum for any number of years we take from the table the amount of £1 per annum at the rate of interest and for the number of years required, and multiply this amount by the sum with which we have to deal. Thus the amount of £75 per annum for 30 years at 4 % = £56·08494 (p. 130) × 75 = £4206·3705.

The Present Value of £1 per Annum

By similar reasoning we see that the present value of £1 per annum may be obtained from the present value of £1—that is to say, by a series of additions the present value of £1 per annum can be obtained from the present value of £1. It may also be obtained by a second method similar to the second method of finding the amount of £1 per annum from the amount of £1. Thus the present value of £1 at the end of 10 years is '67556, and the difference between this amount and unity is '32444, which is the present value of '04 per annum for 10 years. The value of '01 per annum is one fourth of this amount, which is '08111. The present value of 1 per annum is 100 times this amount, viz. 8'111, which is seen (p. 130) to be the present value of £1 per annum for 10 years at 4 %.

It will be noticed that the present value of £1 per annum for 10 years is stated to be 8'11090, not 8'111. This slight discrepancy is due to the fact that the present value of £1 is only given to five places of decimals. If we calculate the present value of £1 due at the end of 10 years at 4 % to six places of decimals instead of five we find that it comes to '675564. Subtracting this amount from unity we obtain '324436, which divided by 4 and multiplied by 100 gives us 8'11090 as the present value of £1 per annum for 10 years, which is in accordance with the table.

This relation between the present value of £1 and £1 per annum may be expressed by the formula

$$a_{\overline{n}|} = \frac{1 - v^n}{i}$$

where $a_{\overline{n}|}$ is the present value of £1 per annum for n years, v^n is the present value of 1 due at the end of n years, and i is the rate of interest.

Tables of the present value of £1 per annum are given not only on pp. 106–164, but also in an abbreviated form on pp. 82–97.

See also the logarithmic tables of $\frac{1}{a_{\overline{n}|}}$ (pp. 362–411 and p. 62).

The table giving the present value of £1 per annum is applicable to many different purposes. Thus if we want to know the present value of an annuity, or pension for a definite number of years—the

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value, that is to say, of what is called an 'annuity certain,' or the value of a lease, or of any other property yielding a fixed and certain yearly income, we can readily obtain it from this table. Thus a lease, or annuity, yielding £1 per annum, with 25 years to run, if purchased for £15·62208, would yield the purchaser 4% on his money and replace the capital by the end of 25 years. If the annuity were £10 a year its value would be ten times as much; if £20 a year, twenty times as much, and so on.

In the tables for the purchasing of leases, &c., on pp. 82-97, the present value of annuities is stated as so many years' purchase. The values are there given for half-years. The values are arrived at somewhat differently for the integral and the half-years. For the latter an annuity of one half is taken for twice the number of years at half the rate of interest. Thus on p. 85 the year's purchase of 1 for $20\frac{1}{2}$ years at 3% is stated as 15·229. On p. 110 the annuity for 41 years at $1\frac{1}{2}$ % is given as 30·45896. The half of this is 15·229 as on p. 85 for $20\frac{1}{2}$ years at 3%. The effective rate for the half-years at a nominal 3% is $3\cdot0225\%$, as shown on p. 207. The effective rate for the integral years is 3%.

The Annuity £1 will Purchase

This is the reciprocal of the present value of 1 per annum. At 4% the present value of 1 per annum for 25 years is 15·62208 (p. 130). Clearly, if 15·62208 buys 1 per annum, 1 will buy $1 \div 15\cdot62208 = \cdot064012$.

The annuity that 1 will buy suffices to pay interest on the purchase price and to accumulate to that price at the end of the term. Thus at 4%—

1 buys $\cdot064012$ per annum for 25 years.

Less $\cdot04$ for interest on 1.

Balance $\cdot024012$ per annum for 25 years.

This sum at 4% amounts to (p. 130) $41\cdot64591 \times \cdot024012 = 1$.

In other words, the annuity that 1 will purchase is the annual payment that will redeem a debt and pay the interest upon it by the end of the term for which the annuity is payable.

The difference between the Sinking Fund payment (see p. 17) and the annuity 1 will purchase is that the latter does, and the former does not provide for interest on capital. Thus at 4% for 25 years—

1 will purchase $\cdot064012$ per annum.

The Sinking Fund is $\cdot024012$ (p. 182).

The interest is $\cdot04$

The logarithms of the annuity 1 will purchase are given in much detail on pp. 362-411. See also p. 62.

Present Value of Reversions

On pp. 165-170 and 98-105 we have the present value of a reversion to a perpetuity of £1. On p. 206 we have the present value

PRESENT VALUE OF REVERSIONS

of a perpetuity to be entered upon immediately, and on pp. 106-164 and 82-97 we have the present value of an annuity for any number of years from 1 to 100. By subtracting the present value of an annuity for a certain number of years from the present value of a perpetuity we obtain the present value of a perpetuity deferred for that certain number of years. Thus we see that the present value of a perpetuity of £1 per annum at 4% is £25 (p. 206). The present value of an annuity of £1 per annum for 20 years at 4% is £13.59033 (p. 130). Deducting this amount from £25, we have £11.40967 as the present value of the reversion after 20 years of a perpetuity of £1, the amount given on pp. 168 and 102. The value of the reversion to a perpetuity may also be obtained by dividing the present value of 1 by the rate of interest. At 4% (p. 130)

$$\frac{v^{20}}{i} = .45639 \div .04 = 11.40975.$$

Commutation of Fines for Renewing Estates

Estates held in perpetuity are sometimes subject to a renewal fine to be paid by the holder at regular specified intervals. These periodical fines may be compounded for by a single payment down. The first table on p. 171 shows what this payment ought to be, so that the holder of the estate may redeem all these continually recurring fines and at the same time be allowed such interest upon the money thus paid in advance as may be agreed upon. Thus if the renewal fine is payable every 7 years for ever then the redemption money to bear 5% interest is found by the table to be 2.4564. This means that £2.4564 must be paid to redeem a fine of £1 payable every 7 years. To redeem a fine that is equivalent to one year's rent a sum equal to 2.4564 times the annual rent must be paid. It is obvious that the redemption money must be that sum the interest upon which, if allowed to accumulate at compound interest at the rate agreed upon for the period between the fines, will just suffice to pay the fine. A reference to p. 138 shows that the amount of £1 for 7 years is £1.40710. Deducting from this amount the original £1 invested, we see that the interest on £1 invested for 7 years is £.40710. If now we multiply .40710 by 2.4564, the amount required to redeem a fine of £1 payable every 7 years, reckoning interest at 5%, we have $.40710 \times 2.4564 = 1$. Thus it will be seen that in every 7 years the interest on the redemption money amounts to exactly enough to pay the fine.

Renewal of any Number of Years Expired in a Lease

The second table on p. 171 and the tables on pp. 172-175 show the number of years' purchase for the renewal of any number of years

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expired in leases of various length. A reference to p. 130 shows that the present value of £1 per annum for 10 years is £8·11090, and on p. 171 we see that the amount to be paid for the renewal of a 10 years' lease is this same sum of £8·11090, which may be read as either £8·11090 for every £1 of income annually derived from the lease, or as 8·11090 years' purchase of the annual income from the lease. But if we own a lease that has, say, 5 years to run and we want to convert it into a lease that has 10 years to run, it is obvious that we must pay something for the extension of the lease. Reckoning interest at 4%, we have just seen that the value of a lease for 10 years is 8·11090 times its annual value, and another reference to p. 130 shows that the value of the 5 years' lease we at present possess is £4·45182 for every £1 of annual income; in other words, the value of the 5 years' lease we hold is 4·45182 times the annual value of the lease. Deducting this value of the 5 years' lease we own from the total value of the 10 years' lease we wish to obtain, we have 3·65908 as the number of years' purchase to be paid for extending our 5-year lease into a 10-year lease.

We could obtain the same result from the table on p. 130, showing the present value of £1 instead of the present value of £1 per annum. We are obviously entitled to the benefit of the lease for the next 5 years, and the additional benefit we have to pay for by having the lease extended to 10 years is equivalent to the present value of

				£
£1	due at the end of	6 years	=	·79031
£1	"	"	7 "	= ·75992
£1	"	"	8 "	= ·73069
£1	"	"	9 "	= ·70259
£1	"	"	10 "	= ·67556
	Total	.	.	<u>3·65907</u>

This gives us £3·65907 as the present value of £1 per annum for the 6th to the 10th years, or 3·65907 years' purchase of the annual value of the lease, and is the same result as we obtained before, except that the last figure is a 7 instead of an 8, which is due to the number of decimal places to which the calculations were carried not being sufficient to produce identical results.

The tables referring to the renewals of any number of years in leases for 20, 21, and 40 years are calculated in the same way, and the renewal of leases for different times, or at other rates of interest than those given on pp. 171-175, may be readily calculated from the present value of £1 per annum given on pp. 106-164 by subtracting the present value of £1 per annum for the number of years the lease we own has to run from the present value of £1 per annum for

SINKING FUND

the number of years for which the fresh lease will be granted. It will be noticed that the last column in the table dealing with the 10 years' lease is headed 17.95%; in the 20 years' lease 12.304%; in the 21 years' lease 11.564%; and in the 40 years' lease 8%.

These rates of interest are respectively equivalent to a fine of 1 year's rent every 4, 7, 7, and 14 years. The extraordinary rates of interest here referred to result from customs that must presumably have originated from ignorance of the real rates of interest involved.

Sinking Fund

On pp. 176-185 is given the annual amount to be set aside and invested in order to replace the capital at the end of the selected period. This table is obtained by dividing unity by the amount of £1 per annum, as given on pp. 106-164. Thus, comparing the amount of £1 per annum at 4%, as given on p. 130, divided into unity with the Sinking Fund in the 4% column on p. 182, we have for

Year	1, 1 ÷ 1.00000 = 1.000000;
„	10, 1 ÷ 12.00611 = .083291;
„	20, 1 ÷ 29.77808 = .033582;
„	30, 1 ÷ 56.08494 = .017830.

This may be stated the other way about, and we may say that £.083291 per annum accumulated for ten years at 4% amounts to £1, or .083291 × 12.00611 = 1.

In this table no provision is made for paying interest on the capital. If this has to be done the amounts given in the sinking fund table must be increased each year by the interest on £1. Thus to repay £1 in ten years, and to pay interest annually at 4%, needs an annual payment of .083291 + .04 = .123291. Of this amount .04 pays the interest each year, and .083291 accumulated at 4% replaces the original £1 invested.

If we take .123291 and accumulate it at 4%, we find that in ten years it amounts to .123291 × 12.00611 = 1.48024, which, from p. 130, we find is the amount to which £1 amounts in ten years at 4% if the interest on it is allowed to accumulate instead of being drawn annually.

In using this table care must be taken to notice whether the purpose for which it is required calls for interest on the original investment to be paid annually or not. See the section on logarithms, especially pp. 65 and 62.

If the purchaser of a leasehold property wishes to set aside out of the net rent received sufficient to replace the purchase price by the time the lease expires, the table must be used as it stands, the

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difference between the net rent and the sinking fund constituting the interest on the purchase price of the lease.

If, on the other hand, a loan has to be repaid, say, in 10 years, with interest at 4%, either the interest on the loan must be paid annually, in addition to the sinking fund as given in the table, or .04 must be added to the sinking fund for every £1 borrowed, and allowed to accumulate with it.

If the interest is at 1% there must be an addition of .01 to the annual sinking fund for every £1 borrowed; if at 2% an addition of .02; if at 5%, of .05; if at 10%, of .1; and so on.

The annuity that 1 will purchase is the same thing as the sinking fund payment plus the annual interest on the debt (see pp. 14 and 362-411).

Value of Annuity to Yield Interest on Capital at One Rate, and Replace Capital at a Lower Rate

On pp. 186-204 are given the annual payments required to pay interest at comparatively high rates, and to replace the capital by a sinking fund accumulating at a lower rate. From p. 180 we learn that £.087231 per annum at 3% for 10 years will amount to £1. But if we have to pay 5% per annum upon the £1 we must add £.05 to the sinking fund payment of £.087231. These two amounts come to £.137231, and would suffice, if paid annually for 10 years, to pay 5% per annum on the original loan of £1, and to replace the £1 by accumulation at 3%. The present value of this annuity of £.137231 on these terms as to interest is therefore obviously £1. But if the value of an annuity of £.137231 is £1, the value of an annuity of £1 is $\frac{1}{.137231} = 7.287$, which, on reference to p. 192, we see to be the value of an annuity of £1 yielding interest on capital at 5%, and replacing capital when invested at 3%.

These terms are very onerous to the borrower, since he has to pay interest at a high rate on the whole capital for the whole term, although by the accumulation of the sinking fund the capital may be rightly considered as partly repaid.

These tables may be readily extended to other periods and rates of interest by taking the reciprocal of the amount obtained by adding to the sinking fund payment the annual interest on the loan. The reciprocal of a number is obtained by dividing unity by the number.

The value of an annuity of any other amount than £1 per annum is obtained by multiplying the figures in the table by the amount of the annuity. See also the logarithmic tables and p. 65.

PRESENT VALUE OF A PERPETUITY

Yield per cent. and Years' Purchase

The percentage per annum which each number of years' purchase of a perpetuity yields to a purchaser is obtained by dividing 100 by the number of years' purchase. The results are given on p. 205.

The Present Value of a Perpetuity

On p. 206 is given the present value of a perpetuity of £1 per annum from $\frac{1}{8}\%$ up to 10%. These results are obtained by dividing 100 by the rate per cent. From this table the value of freehold property, advowsons, &c., can be obtained, it of course being necessary to ascertain the net annual value of the property on which to base the price to be paid for it. Thus a freehold yielding £80 per annum, after deduction of all expenses connected with it, would yield 4%, if purchased for £2,000, for $25 \times 80 = 2,000$. If the same property were purchased for £1,800, which is at the rate of £22. 10s. (for $1,800 \div 80 = 22.5$) for each £1 per annum, the yield upon the capital invested would be between $4\frac{2}{3}\%$ and $4\frac{1}{2}\%$.

The rate of interest per cent. may be found without reference to the table. We have only to divide 100 times the amount of the perpetuity by the purchase price, or present value. Thus, in the above example:—

$$80 \times 100 \div 1,800 = \frac{80}{18} = \frac{40}{9} = £4.4 = £4. 8s. 11d. \text{ per cent.}$$

See also pp. 416 and 64.

Nominal and Effective Rates of Interest

On pp. 207–208 is a table comparing nominal and effective rates of interest. This subject is a somewhat intricate one, but the main principles underlying it may be grasped without much difficulty. Hitherto we have been considering that the rate of interest was calculated annually. We now have to deal with the case of interest calculated half-yearly, quarterly, and monthly. Suppose the nominal rate to be 4% per annum; it will obviously be 2% for 6 months, and at the end of the first half-year an original investment of £1 will amount to £1.02. For the second half-year interest at the rate of 2% for every 6 months is now earned upon £1.02 instead of upon only £1. This brings the amount of the original investment at the end of the second half-year to £1.0404 instead of to only £1.04, which is the amount it would have been if the interest

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had been calculated annually instead of half-yearly. A reference to p. 114 will show that this is the amount that £1 amounts to in 2 years at 2%. Hence we see that if we want to calculate interest at more frequent intervals than 1 year we can divide the nominal rate of interest by the number of periods (at which interest is to be calculated) that are contained in a year, and take the interest for this number of years at the resulting rate of interest. In other words, we see that instead of talking about years we can talk about periods, and if we want to talk about interest that is nominally 4% per annum, but really 2% for 6 months, or if convertible quarterly, 1% for 3 months, we may turn to a 2% table and look at the result after 2 periods and a 1% table to find the result after 4 periods. Thus on p. 106 we see that £1 accumulated for 4 periods at 1% amounts to £1.0406, the interest per cent. being £4.06, which is the effective annual rate when interest is convertible quarterly, shown on p. 207 as corresponding to a nominal annual rate of 4%. The same thing holds if interest is convertible monthly. The amount of £1 accumulated for 12 periods, whatever their length, at $\frac{1}{2}$ % per period, would amount to £1.061678, and 6.1678 is shown on p. 207 to be the effective annual rate per cent. when interest is convertible monthly, if the nominal rate is 6% per annum. The table on p. 208 is the converse of the upper. If the real or effective rate is 4% per annum the nominal annual rate, when interest is convertible half-yearly, is £3.9608, or 1.9804 per half-year. Thus £1 for 6 months at 1.9804 per 6 months amounts to £1.019804. During a second period of 6 months this amount at the same rate of interest earns £.020196, which added to the £1.019804 makes up £1.04, which is equivalent to the amount of £1 at an effective annual rate of 4%. The higher the rate of interest and the more frequently the interest is convertible, the greater is the difference between the effective and the nominal rates.

Annuities Payable Half-yearly, Quarterly, and Monthly

If we are entitled to receive an annuity of £1 per annum, payable yearly, but, instead of receiving it annually, receive it every 6 months, we obviously receive the amount of the half-yearly payment sooner than we are entitled to; and if that half-yearly payment were invested for 6 months, the 2 half-yearly payments, together with this 6 months' interest on one of them, would amount to more than the annual payment to which we are entitled supposing the half-yearly payments were exactly half the yearly payment. That is to say, if the annuity to which we are entitled annually is divided into 2, or

ANNUITIES PAYABLE HALF-YEARLY, QUARTERLY, MONTHLY

4, or 12 equal parts, and paid half-yearly, quarterly, or monthly, its capital value is greater than if the annuity were paid annually. As a concrete instance of this we have, on p. 209, the value of an annuity of £1 per annum for 25 years at 4%. If the annuity is payable annually and the interest convertible annually, the present value of the annuity is £15·62208, which is the figure given for its value on p. 130, as also on p. 209. To find the value of an annuity of 10s. every 6 months for 25 years at 4% we multiply £15·62208 by 1·0099, the factor given in the upper table on p. 209. This gives us 15·77677 as the value of an annuity of 10s. every 6 months for 25 years, reckoning interest at 4% per annum.

Similarly an annuity of £1 per annum payable quarterly—that is, 5s. every 3 months—is worth $15·62208 \times 1·01488$, or £15·85449. The value of an annuity payable monthly is calculated on similar principles, the constant factor by which to multiply the value of the annuity payable yearly being 1·0182.

If the interest is convertible half-yearly, and the annuity payable half-yearly, we can obtain the value of the annuity from the tables on pp. 106–164, by considering that we have an annuity of one-half per period for 50 periods at 2% instead of an annuity of 1 for 25 periods at 4%. A reference to p. 114 shows us that the present value of £1 per annum for 50 periods is £31·42361, the half of which is £15·71180, which is the value given in the middle table on p. 209 for an annuity payable half-yearly when the interest is convertible half-yearly. Similarly an annuity of 5s. every 3 months at 4% per annum convertible quarterly, which is 1% every 3 months, is $\frac{1}{4}$ of £63·02888, which on p. 107 is seen to be the amount of £1 per annum for 100 periods at 1%. Now $£63·02888 \div 4 = £15·75722$, which on p. 209 is seen to be the value of an annuity for 25 years at 4% payable quarterly, with interest convertible quarterly.

Present Value and Discount

The bottom table on p. 209 gives to 9 places of decimals the present value of £1 due one year hence, which has already been given to fewer places of decimals on pp. 106–164, and explained on p. 11. The discount is given for more rates of interest, but fewer places of decimals, on pp. 250 and 251. No further explanation is necessary here, but for some purposes it is convenient to have these items calculated with greater approach to accuracy.

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Extension of Tables

If interest functions are required for longer periods than are tabulated, they can be calculated without much trouble. The most convenient way of doing this is by logarithms (see pp. 60 *seq.*), but it can also be done as follows:—

The Amount of $\pounds 1 = (1+i)^n$

To find the amount of $\pounds 1$ at the end of $n+m$ years, multiply the amount for n years by the amount for m years.

$$\begin{aligned}(1+i)^{n+m} &= (1+i)^n \times (1+i)^m \\ 1\cdot03^{130} &= 1\cdot03^{100} \times 1\cdot03^{30} \\ &= 19\cdot21863 \times 2\cdot42726 \text{ (pp. 122, 123)} \\ &= 46\cdot6486.\end{aligned}$$

The Present Value of $\pounds 1 = v^n$

To find the present value of $\pounds 1$ due at the end of $n+m$ years, multiply the present value for n years by the present value for m years.

$$\begin{aligned}v^{n+m} &= v^n \times v^m \\ \frac{1}{1\cdot03^{130}} &= \frac{1}{1\cdot03^{100}} \times \frac{1}{1\cdot03^{30}} \\ &= \cdot05203 \times \cdot41199 \text{ (pp. 122, 123)} \\ &= \cdot02144.\end{aligned}$$

The Amount of $\pounds 1$ per Annum $= S_{\overline{n}|}$

To find the amount of 1 per annum for $n+m$ years, multiply the amount of 1 per annum for n years by the amount of 1 for m years, and add the amount of 1 per annum for m years.

$$\begin{aligned}S_{\overline{n+m}|} &= S_{\overline{n}|} \times (1+i)^m + S_{\overline{m}|} \\ &= \frac{(1+i)^n - 1}{i} (1+i)^m + \frac{(1+i)^m - 1}{i} \\ &= \frac{(1+i)^{n+m} - 1}{i}\end{aligned}$$

At 3%—

$$\begin{aligned}S_{\overline{130}|} &= S_{\overline{100}|} \times (1+i)^{30} + S_{\overline{30}|} \\ &= 607\cdot28773 \times 2\cdot42726 + 47\cdot57542 \\ &= 1521\cdot6206.\end{aligned}$$

We have seen above that $1\cdot03^{130} = 46\cdot6486$, and at 3%—

$$\begin{aligned}S_{\overline{130}|} &= \frac{1\cdot03^{130} - 1}{\cdot03} \\ &= \frac{45\cdot6486}{\cdot03} = 1521\cdot62.\end{aligned}$$

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EXTENSION OF TABLES

$$\text{Sinking Fund} = \frac{1}{S_{n|}}$$

To find the annual payment to amount to 1 in $m+n$ years, take the reciprocal of the amount of 1 per annum.

At 3% the amount of 1 per annum for 130 years is (as above) 1521.62, and the Sinking Fund payment is $1 \div 1521.62 = .000657$.

$$\text{The Present Value of } \pounds 1 \text{ per Annum} = a_{n|}$$

To find the present value of 1 per annum for $n+m$ years, multiply the present value of 1 per annum for n years by the present value of 1 for m years, and add the present value of 1 per annum for m years.

$$\begin{aligned} a_{n+m|} &= a_{n|} \times v^m + a_{m|} \\ &= \frac{1-v^n}{i} \times v^m + \frac{1-v^m}{i} \\ &= \frac{1-v^{n+m}}{i}. \end{aligned}$$

At 3%—

$$\begin{aligned} a_{130|} &= a_{100|} \times v^{30} + a_{30|} \\ &= 31.59891 \times .41199 + 19.60044 \text{ (pp. 122, 123)} \\ &= 32.6189. \end{aligned}$$

$$\text{The Annuity 1 will Purchase} = \frac{1}{a_{n|}}$$

To find the annuity 1 will purchase, take the reciprocal of the present value of 1 per annum.

At 3%—

$$\begin{aligned} \frac{1}{a_{130|}} &= 1 \div 32.6189 \\ &= .030657. \end{aligned}$$

If the interest on 1 for 1 year is deducted from the annuity 1 will purchase, we have the Sinking Fund payment.

That is,

$$\frac{1}{a_{n|}} - i = \frac{1}{S_{n|}}$$

At 3% for 130 years $.030657 - .03 = .000657$, which is the Sinking Fund payment found above.

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Present Value of the Reversion to a Perpetuity

As explained on p. 15, the present value of the reversion to a perpetuity is $\frac{1}{i} - \frac{1 - v^n}{i} = \frac{v^n}{i}$. Consequently, we can obtain the value by dividing the present value of 1 by the interest on 1 for 1 year, or period.

Thus the present value of a reversion due 30 years hence at $5\frac{1}{2}\%$ (which is not tabulated on p. 168) is (p. 140)—

$$.20064 \div .055 = 40.128 \div 11 = 3.648.$$

This suggests an alternative method of finding the present value of 1 per annum.

$$a_n = \frac{1 - v^n}{i} = \frac{1}{i} - \frac{v^n}{i}$$

$$a_{\overline{130}|} = \frac{1}{i} - \frac{v^{130}}{i}.$$

$$\text{At } 3\% \quad a_{\overline{130}|} = \frac{1}{.03} - \frac{.02144}{.03} = 33.3333 - .7147 = 32.6186.$$

(See p. 23.)

Use of Logarithms

Results which are not given in the tables can usually be found with a minimum of trouble by means of logarithms (see pp. 60 *sqq.*).

TRANSACTIONS WITH MONEYLENDERS

On pp. 210, 212, and 214 there are tables at rates of interest ranging from 20-300% per annum. These rates are not in excess of those sometimes charged by moneylenders.

The amount and present value of £1 and of £1 per annum correspond with the tables at lower rates on pp. 106-164. They are given for 1-5 years. As explained on pp. 10-14, such tables can be readily calculated at other rates of interest if required.

On pp. 211, 213, and 215 we have the periodic payments to discharge a debt of £100 and its interest. The annual payments are found by dividing 100 by the present value of £1 per annum. Thus the annual premium at 100% is:—

$$\text{For 1 year } 100 \div \cdot 5 = 200 \cdot 000 \text{ (p. 212)}$$

$$,, \text{ 2 years } 100 \div \cdot 75 = 133 \cdot 333 \quad ,,$$

$$,, \text{ 3 } ,, \quad 100 \div \cdot 875 = 114 \cdot 286 \quad ,,$$

The half-yearly, quarterly, monthly, and weekly rates are based upon the annual payments. If interest is to be, say, 100% per annum, it should be dealt with on that basis and not treated as 50% per 6 months, or 25% per 3 months, which is what is done when interest is added to the principal each time a half-yearly or quarterly payment is made.

The subject of nominal and effective rates of interest is dealt with on p. 19. At very high rates of interest it makes a great difference whether interest is converted annually, quarterly, or monthly, as may be seen from p. 207.

Consequently, if payments are made more often than once a year, the total payments during the year, plus simple interest upon them, should amount to the annual payment. Moreover, no interest should be paid on the loan until the end of 12 months, or the complete repayment of the loan if within 1 year.

When quarterly payments are made there is interest

on the first payment for . . . 9 months

,, second ,, ,, . . . 6 ,,

,, third ,, ,, . . . 3 ,,

on 1 payment for . . . 1·5 years

Hence the quarterly payment is found by dividing the annual payment by $4 + 1 \cdot 5i$ where i is the interest on 1 for 1 year.

The half-yearly payments are found by dividing the annual payment by $2 + 5i$, the monthly by $12 + 5 \cdot 5i$, and the weekly by $52 + 25 \cdot 5i$.

Whether the repayments are of uniform amount and paid at regular intervals, or whether they vary as to amounts and intervals, we should, in each financial year, credit the lender with simple

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interest to the end of the year, or to the repayment of the loan if earlier. We should also credit the borrower with simple interest on his repayments from the date on which they were made till the end of the year or the repayment of the loan.

Let

L = the amount of the loan.

$P_1; P_2, \&c.$ = the various repayments.

$t; t_1, \&c.$ = the time from payment to the end of the year or the repayment of the loan.

Excluding repayments, the amount of the loan and interest is at the end of the

1st year	.	.	.	.	$L(1+i)$
2nd „	.	.	.	.	$L(1+i)^2$
3rd „	.	.	.	.	$L(1+i)^3$
n th „	.	.	.	.	$L(1+i)^n$

The amount of the repayments in any 1 year is—

$$P_1 + P_2 + \&c. + i(P_1 t_1 + P_2 t_2 + \&c.).$$

Now, call this amount for the first year A

„ „ „ second year $B, \&c.$

Thus, the amount of the repayments with interest is at the end of the

1st year	.	.	.	.	A
2nd „	.	.	.	.	$A(1+i) + B$
3rd „	.	.	.	.	$A(1+i)^2 + B(1+i) + C,$

and so on.

If a man borrows a sum of money on January 1 and pays £32 each quarter, we have each year:—

Date	Paid	Period to End of Year	Interest for 1 Month on £
March 31	£ 32	9 months	288
June 30	32	6 „	192
September 30	32	3 „	96
December 31	32	...	...
Total	128	...	576

The interest on £576 for 1 month equals the interest on $576 \div 12 = £48$ for 1 year. For the moment we do not know the amount of the loan or the rate of interest, so we say that $A = 128 + 48i$.

TRANSACTIONS WITH MONEYLENDERS

If the loan was £100, the amount due to lender is £100 + 100*i*
 " " " borrower is 128 + 48*i*
 Difference £28 - 52*i*

If the loan is paid off, the excess of the repayments over the loan, which is £28, equals the interest.

Hence

$$52i = 28$$

$$100i = \frac{28 \times 100}{52} = 53.85\%.$$

A reference to the table of quarterly payments on p. 211 shows the payment to be

$$\text{at } 50\%, 31.58$$

$$\text{,, } 55\%, 32.12.$$

Our payment of £32 is therefore between 50 and 55%, and nearer to 55 than 50.

Now, suppose a loan is to be discharged by 8 quarterly payments of £32 each: at the end of the second year the borrower is entitled to $A + iA$, *i.e.*, to a whole year's interest on the repayments and interest in the first year. He is also entitled to credit for the 4 payments and interest for the second year. In this case $B = A = 128 + 48i$.

The total due at the end of the second year is:—

$$A = 128 + 48i$$

$$Ai = 128i + 48i^2$$

$$B = 128 + 48i$$

$$\text{Total} = \underline{\underline{256 + 224i + 48i^2}}$$

If the loan was £160, the lender is entitled to $160(1 + i)^2$.

$$\text{This amounts to } 160 + 320i + 160i^2$$

$$\text{To credit of lender } 256 + 224i + 48i^2$$

$$\text{Difference} + \underline{\underline{96 - 96i - 112i^2}}$$

Since the interest equals the excess of the repayments over the loan, we have

$$112i^2 + 96i = 96.$$

Solving this equation we find $i = .591$ and the rate of interest is 59.1%. At 60%, the quarterly payment is (p. 211) $20.094 \times 1.6 = £32.15$.

However irregular may be the dates and amounts of the repayments, we can find the rate of interest by the above method. For periods of 1 year or less it is found directly. For periods of more

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than 1 year it is generally necessary to assume various values for i , i^2 , &c., and thus approximate to the rate of interest.

When the dates are irregular it may be well to reckon interest by days from date to date (see pp. 218, 219) instead of months.

It may be well to apply the method to a default in payment when the balance is forthwith demanded.

Assume £160 is to be repaid by 8 quarterly payments of £32 each; that the first two payments are met, and the third is not; then after 10 months from the date of the loan the remaining 6 quarterly payments, *i.e.*, £192, are demanded.

The borrower is entitled to

$$\begin{array}{rcl}
 \text{£}32 + \text{interest for 7 months} & = & \frac{224i}{12} \\
 32 \quad \quad \quad \quad \quad \quad \quad 4 \quad \quad \quad \quad \quad \quad \quad & = & \frac{128i}{12} \\
 \hline
 192 & & \\
 \text{Total} \quad \quad \quad \text{£}256 + \frac{352i}{12} & &
 \end{array}$$

$$\text{The lender is entitled to } \text{£}160 + \frac{160 \times 10i}{12}.$$

The repayments exceed the loan by $(256 - 160 =) \text{£}96$. This equals the difference in the interest, which is $\frac{(1600 - 352)i}{12} = 104i$.

Hence

$$104i = 96$$

$$100i = \frac{9600}{104} = 92.3\%.$$

The default clause increases the rate from 59 to 92%. The increase is frequently far greater than this.

If the rate of interest is known, there is no difficulty in making out the account as between borrower and lender by the methods described above.

The table on p. 216 gives the simple interest at various rates on £100 for a day, a week, and a month.

SIMPLE INTEREST

SIMPLE INTEREST

Days from Date to Date

The number of days from date to date is found from pp. 218 and 219. If both dates are in the same year, use p. 218. If one date is in one calendar year and the other date in the next year, both pages are needed. From the number for the later date subtract the number for the earlier. If February 29 comes between the two dates, add one.

To August 7, 219
From April 20, 110

is 109 days.

To March 19, 443
From December 5, 339

is 104 days.

In Leap years, 105 days.

The Amount of the Interest

To find the interest on capital for a given time at a specified rate we multiply together the capital, the number of days and the rate of interest per unit per annum, and divide by 365.

The amount of the interest is $\frac{C \times D \times i}{365}$, and it is immaterial in what order the multiplication is done. On pp. 220-249 tables are given at 5% for every £100 from £100 to £10,000. That is, we have $\frac{C \times .05D}{365}$ for 100 values of C, and from these the interest on any amount of capital can be found.

As 5%, the interest for one-fifth of a year, or 73 days, is 1% of the capital, or .01C,

for 146 days it is .02C.

,, 219 ,, .03C.

,, 292 ,, .04C.

Thus the interest at 5% on £200 is (p. 232):—

For	31 days	=	£ .8493
„ 31 + 73 = 104	„	.8493 + 2 =	2.8493
„ 31 + 146 = 177	„	+ 4 =	4.8493
„ 31 + 219 = 250	„	+ 6 =	6.8493
„ 31 + 292 = 323	„	+ 8 =	8.8493

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Thus each column on pp. 220-249 serves for 5 numbers of days, *e.g.*, 31; $31 + 73 = 104$; $31 + 146 = 177$; $31 + 219 = 250$; and $31 + 292 = 323$.

To find the interest at other rates we multiply either

A, the capital, or

B, the number of days, or

C, the amount of interest at 5 %,

by twice the required rate per cent. and divide by 10.

Thus £975 for 85 days at 3 % equals:—

A, 5 % for 85 days on $(975 \times \cdot 6) = £585$.

B, 5 % on £975 for $(85 \times \cdot 6) = 51$ days.

C, (5 % on £975 for 85 days) $\times \cdot 6$.

	Capital £	Days	Interest £
	<u>585</u>	73	$5 \cdot 8500 = \cdot 01C$
	500	12	$\cdot 8219$ (p. 224)
	85	12	$\cdot 1397$ (p. 225)
A	<u>585</u>	<u>85</u>	<u>$6 \cdot 8116$</u>
	900	51	$6 \cdot 2877$ (p. 240)
	75	51	$\cdot 5240$ (p. 241)
B	<u>975</u>	<u>51</u>	<u>$6 \cdot 8117$</u>
	975	73	$9 \cdot 75 = \cdot 01C$
	900	12	$1 \cdot 4795$ (p. 224)
	75	12	$\cdot 1233$ (p. 225)
C	<u>975</u>	<u>85</u>	<u>$11 \cdot 3528 \times \cdot 6 = 6 \cdot 8117$</u>

If the B method is adopted we may have tenths of a day. For example, 3 % for 81 days gives 48·6 days. The maximum error from taking the nearest integral number of days is about 1s. 4d. on £1,000. For one-tenth of a day the interest on £1,000 is $3\frac{1}{4}d$.

It is probably best, as a rule, to use the A method in the first instance and to check it by C or B.

As a further example we may find to an unnecessary degree of accuracy the interest on £23,987. 16s. 3d. for 317 days at $3\frac{1}{16}\%$.

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This is £23,987·8125 for 292 + 25 days. For 292 days the interest is 4% of the capital. Dividing the capital by 10 and multiplying by twice the rate per cent., we have

$$\begin{aligned} 2,398\cdot78125 \times 6 &= 14,392\cdot69 \\ \times \frac{1}{8} &= 299\cdot85 \end{aligned}$$

A 5% for 317 days on 14,692·54

Days	Capital £	Interest £
292	14,692·54 × .04 =	587·7016
25	10,000	= 34·2466 (p. 229)
...	4,600	= 15·7534 (p. 228)
...	92	= '3151 (p. 229)
...	·54	= 18 "
<u>317</u>	<u>14,692·54</u>	<u>= 638·0185</u>

C 292	23,987·81 × .04 =	959·5124
25	20,000	= 68·493 (p. 228)
...	3,900	= 13·3562 "
...	87	= '2979 (p. 229)
...	·81	= '28 "
<u>317</u>	<u>23,987·81</u>	<u>1041·6623</u>

$$\begin{aligned} 1041\cdot6623 \times 6 &= 624\cdot9974 \\ \times \frac{1}{8} &= 13\cdot0208 \end{aligned}$$

Amount of Interest 638·0182

To five places of decimals the correct amount is £638·01831.

The B method is not convenient for this example since $31\cdot7 \times 6\frac{1}{8}$ gives 194·1625 days, and on so large a capital sum the interest for ·1625 of a day would amount to over 10s. The error would be small in proportion to the total interest, but a more nearly accurate result can be obtained with greater ease.

Referring to the above example A, the interest on £9,200 is given on p. 229 as £31·5068. Clearly the interest on £92 is '3151. For calculating simple interest by logarithms see p. 67.

Interest, Amount, and Discount

On pp. 250 and 251 are the interest, amount, and discount of £1 in a year, and in 9, 6, and 3 months. The interest is calculated annually, and consequently in 9 months it is $\frac{3}{4}$ of the interest earned in a year; in 6 months $\frac{1}{2}$, and in 3 months $\frac{1}{4}$ of the annual interest.

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The 'amount' of £1 is simply the addition of the interest to the original £1. Were the interest to be calculated at other intervals than that of 1 year the figures here given would be different, as explained on p. 19.

Discount is the value at the beginning of a period of the interest to be received at the end—in other words, discount is the interest paid in advance. Thus the present value of £1 due at the end of a year, reckoning interest at 4 % is £·96154 (p. 130). The value of £1 now due is, of course, £1, and the discount is the difference between these two amounts, which is £·03846; that is to say, if we owe an amount of £1 which is due to be paid 1 year hence, and, to suit the convenience of a creditor, we pay it 12 months in advance, we ought to be allowed a discount of £·03846; that is to say, we should pay £·96154 now instead of paying £1 a year hence. This is obviously fair, since if we invested the £·96154 at 4 % for a year it would at the end of that time amount to the £1 we should have to pay.

Decimals of £1

On pp. 252–255 is given the decimal corresponding to every farthing in the £1. The first and last columns on each page give the pence and farthings up to 11½d., while at the top of each of the other columns the shillings are stated to which the figures in the columns refer. Thus if we wish to know the decimal corresponding to 4s. 3d. we look in the column marked 4s. on the line marked 3d., and find that the required decimal is £·21250. Again, if we want the decimal corresponding to 13s. 7½d. we look on p. 254, column 13s., line 7½d., and find the required decimal to be £·68021. To obtain these results we must first convert the farthings into the decimal of a penny, then the pence and decimals of a penny into the decimal of a shilling, finally the shillings and decimals of a shilling into the decimal of a pound. Thus in the example we have just taken of 13s. 7½d.

$$\text{One farthing} = \frac{1}{4} = \cdot 25 \text{ of a penny,}$$

$$7 \cdot 25 \text{ pence} = \frac{7 \cdot 25}{12} = \cdot 6042 \text{ of a shilling,}$$

$$13 \cdot 6042 \text{ shillings} = \frac{13 \cdot 6042}{20} = \cdot 68021 \text{ of a pound,}$$

which is the result given in the table.

To find the number of shillings, pence, and farthings corresponding to a given decimal we have only to look for the decimal nearest to the one we are dealing with, which is easily found in the table, as the decimals come in regular order throughout.

DECIMALS OF £1

To calculate the shillings, pence, and farthings corresponding to a given decimal we have only to carry out the converse of the process just described, multiplying first by 20 to get the shillings and decimals of a shilling, then multiplying the decimal part of a shilling by 12 to get the pence, and multiplying the decimal part of the penny by 4 to get the farthings. Thus:

$$\begin{aligned} \cdot 68021 \text{ of a } \pounds & \times 20 = 13\cdot 6042 \text{ shillings,} \\ \cdot 6042 \text{ of a shilling} \times 12 & = 7\cdot 25 \text{ pence,} \\ \cdot 25 \text{ of a penny} \times 4 & = 1 \text{ farthing.} \end{aligned}$$

It will be convenient to remember that 1s. is $\cdot 05$ of a £, 2s. is $\cdot 1$ of a £, and every even number of shillings is expressed by half the number with a decimal dot to the left of it. Thus 4s. = £ $\cdot 2$; 12s. = £ $\cdot 6$, and so on. In the same way an odd number of shillings is always represented by a decimal ending in 5, and is half its own amount. Thus 5s. = £ $\cdot 25$ of a £; 9s. = £ $\cdot 45$, and so on.

The figures in the column headed 0 shillings on p. 252 may be studied particularly, for it will be seen that the last four of them are repeated exactly in all the columns headed with an even number of shillings, while in the columns headed with an odd number of shillings the last three of them are repeated exactly, and the figure in the second decimal place is in every instance increased by 5. Familiarity with the figures in this first column, especially those relating to an exact number of pence, when combined with the rule just referred to relating to shillings, will enable anyone with a little practice to know the numbers of shillings and pence represented by a given decimal as readily as if the shillings and pence were actually written down, and conversely the decimal corresponding to any number of shillings and pence will be at once known without any calculation being consciously made.

Time in which an Amount Doubles at Interest

On p. 256 is stated the number of years in which an amount is doubled at simple and compound interest. At simple interest all we have to do is to divide 100 by the rate of interest; thus, £100 at 4% yields £4 per annum, and dividing 100 by 4 we obtain 25 years as the time it will take for the interest to amount to the same as the principal, or, in other words, double the principal.

At compound interest we obtain the number of years in which the interest will amount to the capital approximately by dividing $\cdot 69$ by the rate of interest, and still more nearly by dividing $\cdot 693$ by the rate of interest and adding $\cdot 35$ to the result. Thus $\frac{\cdot 693}{\cdot 05} + \cdot 35 = 13\cdot 86 + \cdot 35 = 14\cdot 21$. See also p. 66.

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Decimals of One Year

On p. 256 are given the decimals of 1 year, representing various numbers of weeks, months, and days. From what has been said on p. 7 it will readily be apparent how these figures are arrived at. There being 52 weeks in a year, 13 weeks, for example, is obviously $\frac{13}{52}$ of a year. To convert the fraction $\frac{13}{52}$ into a decimal we divide 13 by 52 and find that it goes .25 times. We assume the year to contain exactly 52 weeks, exactly 12 months, and exactly 365 days, the consequence being that though the figures given are right for practical purposes they are not entirely accurate. There are more than 52 weeks and more than 365 days in a year, while no calendar month is exactly $\frac{1}{12}$ of a year.

If we meet with the decimal of a year different from any given in the table, and desire to know how many weeks, or months, or days it corresponds to, we must multiply by 12 to get the answer in months, multiply by 52 to get the answer in weeks, and multiply by 365 to get the answer in days.

MORTALITY TABLES

MORTALITY TABLES

On pp. 258-266 certain statistics are given concerning the duration of human life. On pp. 258-259 the expectation or average duration of life is stated according to various mortality tables.

The first table mentioned is the Northampton, prepared by Dr Price in 1780. This table for many years after its publication was much used, and many calculations based upon it are retained in the present volume. It contains, however, a great many serious defects, and its use for transactions on a large scale as a guide to the duration of Life has long since been abandoned.

The Carlisle Table, published in 1815, was greatly superior to the Northampton, and may still be used with advantage in many transactions in which the duration of life is concerned. The English Experience Tables, No. 3 and No. 8, are based upon the mortality recorded by the Registrar-General. The data from which No. 3 was constructed were the Census Returns for the years 1841 and 1851, and the deaths that were registered during the 17 years from 1838 to 1854 inclusive. The English No. 8 Table was based upon the Census of 1911, and the deaths for the 3 years 1910 to 1912. These English Life Tables are the most reliable for the mortality of the general population.

Both the Healthy Males (H^M) and British Offices (O^M) Tables are based upon assured lives. The H^M Table was for some years the most reliable for its purpose, but has now been almost entirely superseded by the O^M Table. This is the result of the experience of 60 British Offices for the 30 years from 1863 to 1893. The tables here given refer to male lives, although the experience in connection with female lives has also been published (O^F). Both these tables deal with the mortality among those who have been subjected to medical examination and have since lived the lives of the English middle-class.

Speaking generally, the mortality among assured lives is more favourable than that among the general population, and the mortality of annuitants is more favourable than that of assured lives; hence it is important to employ the most suitable table according to the circumstances of each case. The experience of annuitants in British Offices has also been published, though these tables are not here included.

Another table of considerable importance in connection with annuity transactions is the Government Annuitants, in regard to which some information will be given later on.

The fundamental facts to be learnt from a life table are the

INTRODUCTION

number living at the beginning of each year and the number dying during the year. When this information is available it is easy to calculate the probable number out of every 100 alive at the beginning of the year who will survive the year and who will die during the year; the percentage surviving and dying in each year together adds up to 100, as may be seen in columns 4 and 5 on pp. 262 and 263. The expectation of life given on pp. 258 and 259 shows the average duration of life among a large number of people, and is determined by dividing the total number of years that a given number of people will live by the given number of people under observation. Thus, if we examine the table on p. 263, from age 90 we see that of 1,460 living at age 90.

1,052	reach	the	age	of	91
723	”	”	”	”	92
469	”	”	”	”	93
274	”	”	”	”	94
135	”	”	”	”	95
49	”	”	”	”	96
9	”	”	”	”	97
<hr/>					
2,711					

Adding together the number who survive to the different ages, we find that the 1,460 people with which we commenced live between them 2,711 complete years; and, dividing this number by 1,460, we get an average of 1.857 complete years as the duration of life of each of the 1,460 people whom we commenced to observe at the age 90. This, however, considers only the *entire* years that are survived; lives that live to 91 years and 11 months are treated as if they only lived to 91. It is, however, much more likely that the deaths will be fairly evenly distributed throughout the year, and they may, therefore, be reckoned as happening in the middle of each year.

In these figures, therefore, we are reckoning that each one of the lives under observation would live six months less than would actually be the case, and if we add this half-year to the 1.857 years, we arrive at 2.357, which is the average expectation of life given in the H^M column on p. 259.

We sometimes hear of the Curtate (or cut short) expectation of life, which means the number of *complete* years of life which people of the given age may, on the average, expect to live; the Curtate expectation of life at age 90 is the 1.857 years, which we obtained above, and it is always half a year less than the complete expectation of life given on p. 259.

The expectation of life cannot properly be used in calculations

VALUES OF ANNUITIES

with which interest is concerned, for the reasons to be given hereafter (p. 38); nor can we learn from the expectation anything about the probable duration of life of any individual. It is, however, a remarkable fact that, while the time at which any individual will die is uncertain in the extreme, the average duration of life among large numbers of people is very uniform. The expectation of life should also be distinguished from the *Vie Probable*, or probable lifetime. This means the number of years that have to elapse before exactly half the number of people alive at a given age have died. Thus from the table on p. 263 we find that 51,373 people are alive at age 64. By age 75 we find that only half this number survives, the other half having died in the meantime. The *Vie Probable* at age 64 is therefore the difference between 64 and 75, viz. 11 years.

Mortality of Single Lives and Interest

The tables on pp. 268–292 are concerned with single lives and interest. They give the values of annuities and the single and annual payments to secure £1 at death, together with the values of reversions.

Values of Annuities

The tables that are in many ways the most important are those which give the values of annuities to be received annually throughout the lifetime of the person of the age stated. In every case, unless specially mentioned as being otherwise, an annuity means an annual payment of £1, or of course \$1, or any other unit, the value being given in pounds if the annuity is £1, in dollars if the annuity is \$1, and so on. Annuity values derive their importance not merely from the immediate use that may be made of the table, but also from the facility with which other benefits dependent upon the duration of life may be derived from them. It is therefore worth while to explain in some detail how the annuity values may be determined. If we know that 1 year hence we have to pay £1, reckoning interest at 3%, we can tell from p. 122 that we must have £970874 in hand now in order to possess £1 in a year's time, while, according to the Carlisle Table on p. 266, we see that out of 30 people alive at age 95 seven will die during the year, and that consequently there will be 23 people alive 1 year hence to receive £1 each, assuming we have contracted with the 30 people to pay each of them £1 per annum as long as they are alive. In order to make this first payment to our annuitants we must therefore have 23 times £970874, viz. £22'330102, and so on in succeeding years, as set out in the following table :—

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Table Showing the Value of an Annuity of £1 per Annum payable at the End of the Year to each Survivor of 30 Persons, Age 95

Year	Number living at End of Year	Present Value of £1 due at End of Year	Present Value of £1 to each Survivor
1	23	£ 970874	22.3301
2	18	942596	16.9667
3	14	915142	12.8120
4	11	888487	9.7734
5	9	862608	7.7635
6	7	837484	5.8624
7	5	813091	4.0655
8	3	789491	2.3685
9	1	766417	.7664
Total	...	...	82.7085

Total cost of 30 annuities, £82.7085.
Cost of 1 annuity, £82.7085 ÷ 30 = £2.75695.

From this we see that, assuming mortality to occur according to the Carlisle Table, we need to have £82.7085 in hand now, and to be able to earn interest upon it at 3 % in order to pay an annuity to each of 30 people at present age 95. If this is the value of 30 annuities, the value of 1 annuity is £2.75695, or, stated to the nearest third decimal, £2.757 as given in the 3 % column on p. 271.

The advanced age of 95 was chosen as an illustration, in order to avoid the lengthy table required to illustrate the value for younger ages. It will be noticed that it is necessary to proceed year by year up to the end of the mortality table. It is not correct, as is sometimes supposed, to take the average duration of life and then see the present value of £1 per annum for that number of years. Thus, according to the Carlisle Table, the average duration of life at age 35 is 31 years. If we take the present value of £1 per annum for 31 years from the tables given on pp. 122-151, and compare them with the annuity values on p. 270, we have the following results:—

Rate of Interest	Value of Annuity according to		Error in Excess
	Expectation	Table, p. 270	
Per Cent.	£	£	£
3	20.000	18.433	1.567
4	17.588	16.041	1.547
5	15.593	14.127	1.466
6	13.929	12.573	1.356
7	12.532	11.295	1.237
8	11.350	10.235	1.115

PAYMENTS TO SECURE £1 AT DEATH

If interest had not to be considered, the value of an annuity could correctly be obtained from the average duration of life, since if, say, 100 people at age 35 live 3,100 years between them we must obviously have £3,100 to pay them £1 per annum during life. But when the accumulation of interest comes in we can no longer base our calculations upon the expectation of life, even with the use of an interest table, without getting, as shown above, erroneous results.

In these tables no provision is made for any expenses connected with the granting of annuities, such as has to be provided in the case of life assurance companies who grant them. Although the word annuity is used throughout the tables, the tables of course apply to income derived from any source, whether ordinarily called an annuity or not. Thus, suppose we wish to ascertain the value of a life interest derived from trust funds, or from a lease dependent upon the duration of life, these tables of annuity values of course apply.

Private individuals who use these tables for the purpose of dealing with annuities must remember that dealing with only a few lives is a very speculative transaction. A purchaser may buy a life interest to-day, and the life on whose duration the income depends may die to-morrow, and the bargain prove a bad one, or may live an abnormally long while, and the bargain prove a good one ; so that no tables can give any idea of the value of an annuity on only one life. They give correctly the average value of annuities on many lives, and where many lives are concerned are a reliable guide. This is a point that should always be borne in mind by people dealing in life interests of any kind on a small scale.

On pp. 272 and 273 the values of annuities are given according to the Healthy Males Table published by the Institute of Actuaries.

On pp. 276 and 277 we have the British Offices (O^M) annuity values. Both these tables are based upon assured lives and not upon annuitants. They are convenient for use in calculating the values of benefits other than annuities as explained on pp. 47-51.

On pp. 274 and 275 annuity values are given according to the experience of Government annuitants (1883). Fresh Annuity tables are needed at frequent intervals as mortality is changing. It is well known that annuitants live long, and consequently tables that correctly record the mortality experience of annuitants are not usually appropriate for determining the value of assurance, and *vice versa*. Several very heavy losses have been made in times past by this now most obvious fact having been overlooked.

Single and Annual Payments to secure £1 at Death

On pp. 278-289 the single and annual payments to secure £1 at death are tabulated. There is a very close connection between these

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items and the values of annuities. Advantage is taken of this connection to derive the values of assurances from those of annuities by means of Premium Conversion Tables, such as are given on pp. 323 and 324, in describing which this connection is explained (pp. 47-50). For the moment it will be sufficient to notice that the single payments to secure £1 at death can be readily obtained from the annuity values, pp. 263-277, by means of conversion tables, and the annual payments to secure £1 at death can also be obtained from the same pages. For details see pp. 47-50.

Value of Reversions

If we wish to know the average value of the reversion to a sum of money on the death of a person of a given age we can at once obtain it by multiplying the single payment to secure £1 at death by the sum in question. If, however, we wish to know the value of a reversion to a perpetuity—that is to say, to a perpetual income such as may be derived from freehold property—it is convenient to proceed somewhat differently. On p. 206 we have the present value of a perpetuity to be entered upon at once, but if it is not to be entered upon until the death of a person of a given age it is obviously worth less than if we were to obtain possession at once. The difference between the present value of immediate and of deferred possession is the present value of the benefit the existing holder will receive from it; in other words, the difference between the value of immediate and of deferred possession is the value of an annuity on the life of the present holder. Thus at 4 % the value of a perpetuity with immediate possession is £25. The value of an annuity at age 50 according to the Carlisle Table is £12·869, so that the value of a perpetuity to be entered upon at the death of a person of age 50, according to the Carlisle Table at 4 %, is $25·000 - 12·869 = 12·131$, which is the amount given on p. 292. Hence it appears that to obtain the present value of the reversion to a perpetuity at the death of a person of a given age we must deduct the value of an annuity during the life of that person from the value of a perpetuity to be entered upon immediately, as given on p. 206.

The present value of reversions of the kind are given in considerable detail on pp. 290 and 291, according to the Government Experience Table, because this is on the whole the most reliable table for the purpose. The values according to other tables and for other ages may readily be obtained by the simple rule just stated.

Two Lives and Interest

The tables on pp. 294-319 deal with various benefits that are dependent upon the duration of one or both of two lives. In such cases it is necessary to distinguish carefully in what way the lives enter into the question. We sometimes have to deal with joint lives, in which case an annuity is payable so long as *both lives continue* and ceases at the end of either of them, or in the case of joint life assurance the sum is paid on the occurrence of the *first* death. Then we have benefits such as annuities or assurances dependent on the duration of the *longer* of the two lives; that is to say, an annuity payable to the last survivor continues so long as either of the two people concerned is alive, or in the case of assurance the sum assured is paid at the death of the *second* of the two. Yet again we have Contingent Survivorship benefits, such as the assurance of a sum of money to be paid at the death of X, if Y is living when X dies, nothing being paid in the event of Y dying before X.

Joint Life Benefits

We will deal first with the values of annuities payable during the joint life of two persons—payable, that is to say, so long as both persons are alive, and ceasing when either of them dies.

We have already explained on p. 38 how the value of an annuity can be calculated if we know the probable number out of every 100 alive at the beginning of a year who will survive to the end of the year, and we must now explain how to ascertain this probability in regard to pairs of lives as distinguished from individual lives, with which we were formerly dealing. We may use in illustration the Healthy Males Mortality Table given on pp. 262 and 263, taking one life at age 30 and the other at age 60. The probability that a life aged 30 will survive one year is seen to be 99·2277 out of every 100, and that of a life aged 60 is 97·0322 out of 100. If we multiply these two probabilities together, we obtain the probability of both persons surviving the year, which works out at 96·283 out of 100. We can deal with successive years in the same way, and so make a fresh Mortality Table for pairs of lives instead of for individuals. Such a table for ten years is given below for two lives aged respectively 30 and 60 at the time they came under observation:—

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Table Showing probable Duration of Pairs of Lives. HM Table

Younger Life		Elder Life		Pairs of Lives	
Age	Probable Number out of every 100 who survive the Year	Age	Probable Number out of every 100 who survive the Year	Probable Number out of every 100 who survive the Year	Number of Pairs living at Beginning of each Year
(1)	(2)	(3)	(4)	(5)	(6)
30	99·2277	60	97·0322	96·283	10,000
31	99·2083	61	96·7962	96·030	9,628
32	99·1895	62	96·5364	95·754	9,246
33	99·1715	63	96·2510	95·454	8,853
34	99·1496	64	95·9590	95·143	8,451
35	99·1226	65	95·6569	94·818	8,040
36	99·0891	66	95·3431	94·475	7,624
37	99·0536	67	95·0111	94·112	7,203
38	99·0220	68	94·6766	93·751	6,778
39	98·9918	69	94·2660	93·316	6,355
40	—	70	—	—	5,930

The probable number of individuals who will survive out of every hundred at each age is given in column 4 on pp. 262 and 263, and by multiplying together the fractions obtained by putting these numbers as numerators and 100 as denominators we obtain the probability that a pair of lives of these ages will survive one year.

The first column gives the age of the younger life and the third column the age of the elder life, and the details given in columns 5 and 6 refer to pairs of lives of the ages given in columns 1 and 3. Columns 2 and 4 are copied from the mortality table on pp. 262 and 263. In column 5 we have the probable number out of every 100 pairs of lives who survive the year. This is obtained for ages 30 and 60 by multiplying $\frac{99·2277}{100} \times \frac{97·0322}{100}$, which equals $\frac{9628·3}{10000}$ as the probability for each pair, or 96·283 pairs per 100. The details for other years are obtained in the same way. The last column gives the number living at the beginning of each year out of every 10,000 pairs alive at the commencement. This corresponds to column 2 of the mortality table on pp. 262 and 263. By multiplying the number living at one pair of ages by the probability of surviving one year we obtain the number living at the commencement of the next age. Thus :—

$$10000 \times \frac{96·283}{100} = 9628.$$

$$9628 \times \frac{96·03}{100} = 9246.$$

and so on throughout.

JOINT LIFE AND SURVIVORSHIP BENEFITS

If the above table were continued till one or other member of all the pairs of lives had ceased to exist, we could determine the value of joint life annuities in the same way as we calculated the values of annuities on single lives on p. 38. Joint life annuity values are given on pp. 294–303 according to the Northampton, Carlisle, Government Experience (1883), and Institute of Actuaries, Healthy Males Tables. For the most part they are given at every five years of age for both lives. To give them for every year of age would take up a great deal of room. They may, however, be found for every year of age, according to the Government Experience, in ‘Joint Life Annuity Tables,’ published by the Institute of Actuaries; according to the Healthy Males Table in the ‘Institute of Actuaries Life Tables;’ and according to the Carlisle Table in ‘Jones on Annuities.’

The single payment to secure £1 at the cessation of the joint life—that is to say, at the death of either of two lives—is given according to the Northampton, Carlisle, and Healthy Males Tables on pp. 304–307. The figures in these tables may readily be found by means of conversion tables from the tables of joint life annuities, as already mentioned and as hereafter explained. By the use of these tables the annual payments during the joint continuance of two lives to secure £1 at the first death can also be obtained by inspection by the use of conversion tables. They are given according to the Institute of Actuaries Table on p. 308.

Survivorship Benefits

On pp. 309–311 are given the values of annuities during the continuance of either of two lives. These differ from the joint life tables just considered, inasmuch as joint life annuities are payable only so long as *both* persons exist, and the last survivor annuities are payable so long as *either* of the two persons lives. If we have tables of joint life annuities and of single life annuities we can readily find the values of annuities payable during the continuance of either of two lives.

If we undertake to pay £1 per annum to each of two lives we can tell the value of that undertaking from the single annuity values given on pp. 268–277. Suppose the lives to be 30 and 60, then the value of the annuity on the life aged 30 by the Carlisle Table at 3% is £19·556, and on the life aged 60 £10·491, the value of the two together being £30·047. To pay these annuities would involve paying £2 per annum so long as both persons were alive, and £1 per annum to the survivor of the two. But the annuities we are now considering, those given on p. 310, only require £1 per annum to be paid during the joint continuance of the two lives, and

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£1 per annum to the survivor of the two. The difference between these two arrangements is, therefore, £1 per annum during their joint lives, and from the joint life annuity tables on p. 295 we know the value of this to be £9.529. Hence we get the rule that to find the value of an annuity on the survivor of two lives we must take the value of an annuity on each of the single lives, and deduct from the sum of these two the value of an annuity on the two joint lives. Thus according to the Carlisle Table at 3 % the value of an annuity

	£
On a life age 50 is (p. 270)	14.303
On a life age 70 is (p. 271)	7.123
On the two single lives is	21.426
On the joint lives is (p. 295)	6.338
During the continuance of either of the two } lives is (p. 310)	15.088

In this way survivorship annuities for other ages and by other tables than those given on pp. 309-311 may readily be arrived at.

The single payment to secure £1 at the death of the last of two lives is given on pp. 312-314. These amounts, like so many others, may be at once obtained by means of premium conversion tables.

The same remark applies to the annual payments to secure the same benefit, which are given on p. 315, it being noted that the annual payments have to be continued during the continuance of either of the two lives.

Reversions to Perpetuities

On p. 316 the values of the Reversion to a Perpetuity on the death of the first and on the death of the last of two lives are given. It has already been explained (p. 40) how the value of a reversion to a perpetuity on the death of a single life may be obtained. Where two lives are concerned the process is exactly the same. Thus at 4 % the value of a perpetuity to be entered upon immediately is (p. 206) £25; the value of an annuity during the joint continuance of two lives, each aged 60, according to the Healthy Males Table at 4 %, is £6.779. Deducting this amount from the previous one we have (25.000 - 6.779 =) £18.221, which is the amount given in the upper table on p. 316.

Similarly the value of an annuity during the continuance of either of two lives, each age 60, is, according to the Healthy Males Table at 4 % (p. 311), £12.139. Deducting this from the value of a perpetuity to be entered upon immediately, we have (25.000 - 12.139 =) 12.861, which is the amount given in the lower table on p. 316.

Reversionary Annuities

In the upper table on p. 317 we have the value of an annuity during the life of y after the death of x . Thus, suppose a father to be age 45 and his son to be age 20, this table tells us the present value of the annuity to be entered upon by the son on the father's death and to continue during the time that the son survives the father. The value of the annuity on the son's life only is, by the Carlisle Table at 3 % (p. 270), £21·694. The joint life annuity is (p. 295) £14·207; the difference between the two is £7·487, which is the amount given on p. 317 as the value of an annuity during the life of y aged 20 after the death of x aged 45.

Owing to the facility with which this calculation can be made it is not worth while to give in the tables more than a few examples of the results.

In the lower table on p. 317 we have the value of an annuity during the life of y , who is *to be nominated* at the death of x . In the preceding case y is supposed to be alive now, and there is, of course, the possibility that he may die before x , with the result that he would never come into the annuity at all. In the present case, however, we have the certainty that y will be alive at the death of x . Thus, suppose we wish to ascertain the value of a next presentation to a living, we may take the age of the person to be presented at 25, and suppose the present incumbent to be 45; then the problem is to find the value of an annuity on the life of a man aged 25 who is to be nominated at the death of a man aged 45. According to the Carlisle Table at 3 %, the present value of £1 to be received at the death of a man aged 45 is (p. 280) £·50885, and the value of an annuity on a life aged 25 is (p. 270) £20·665. This, however, is the value of an annuity the first payment of which has to be made one year after purchase, but it is here supposed that the annuity is to be entered upon immediately, so that the first annuity payment of £1 must be added to the value of the annuity on the life aged 25, making it 21·665. The present value of this sum, payable at the death of a life aged 45, is therefore $21·665 \times ·50885 = 11·024$, which is the amount given on p. 317 as the value by the Carlisle Table at 3 % of an annuity during the life of y , aged 25, who is to be nominated at the death of x , aged 45, y , of course, being supposed to enter on the annuity immediately after the death of x . In using a next presentation to illustrate the point it is not implied that next presentations can now be sold. It may, however, at times still be useful to calculate their value, while in connection with appointments, leases on lives, and certain other kinds of property it may be convenient to know how to calculate the values of annuities on successive lives.

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Contingent Assurances

On pp. 318 and 319 we have the single payments to secure £1 at the death of x provided he dies before y . This is a somewhat more complicated matter to calculate than any that we have dealt with previously. To obtain it we must take the single premium for joint life assurance on the two lives, and add to it the value of an annuity on two joint lives, one a year younger than x , the other of the age of y , divided by the probability of a life one year younger than x living one year. Then take the value of an annuity on two joint lives, one the age of x , the other one year younger than y , divided by the chance of a life one year younger than y living one year, subtract this result from the former result, and divide by 2. This process may be more clearly apprehended by the following formula and example:—

$$A_{xy}^1 = \frac{1}{2} \left(A_{xy} + \frac{a_{x-1:y}}{p_{x-1}} - \frac{a_{x:y-1}}{p_{y-1}} \right),$$

where A_{xy}^1 = the single premium for an assurance on the life of x provided y be then alive.

A_{xy} = the single premium for an assurance payable at the first death of x or y .

$a_{x:y}$ = the value of a joint life annuity on x and y .

p_x = the probability of a life age x dying within a year.

As an example let $x=30$ and $y=50$, and let us employ the Healthy Males Table with interest at 3 %. Then :

$$A_{xy} = A_{30:50} = (\text{see p. 306}) \quad \cdot 6077$$

$$\frac{a_{x-1:y}}{p_{x-1}} = \frac{a_{29:50}}{p_{29}} = \frac{12'5147}{\cdot 992567} = 12'6084$$

$$\text{By addition} = 13'2161$$

$$\frac{a_{x:y-1}}{p_{y-1}} = \frac{a_{30:49}}{p_{49}} = \frac{12'7333}{\cdot 984780} = 12'9301$$

$$\text{By subtraction} = 0'2860$$

$$\text{Divided by 2} = \underline{\underline{0'1430}} = A_{xy}^1$$

which is the amount given on p. 319.

In the above example the values p_{x-1} or p_{29} and p_{y-1} or p_{49} are found on p. 262, and of A_{xy} on p. 306. The values of $a_{x-1:y}$ and $a_{x:y-1} = a_{29:50}$ and $a_{30:49}$ are not given in this book.

ANNUITIES ON THREE LIVES

Annuities on Three Lives

On pp. 320 and 321 the values of annuities for the joint continuance of three lives are given. Full tables for annuities on three lives would be very extensive, and it is therefore generally necessary to obtain them from the values of annuities on two joint lives by some such method as the following:—

Take the present value of the annuity on the joint lives of the two oldest, and find at what age the present value of an annuity on a single life will be equal thereto; the value of an annuity on the joint lives of the youngest of the three lives and the life of the age just found will be approximately the value of the annuity on the three lives. In general we shall be nearer the truth if we subtract $\cdot 05$ from the value just found. The two-life tables given in this book are not sufficiently full to enable the calculation of three-life annuities to be made in very many cases.

On p. 322 is given the value of an annuity during the longest of three lives. The values are obtained by adding together the values of the annuities on each single life, and subtracting from the sum the value of the annuity on each pair of joint lives, then adding the value of the annuity on the three joint lives. In this table, as in the previous one, complete tables of annuities on two joint lives are necessary to enable these values to be calculated.

Premium Conversion Tables

Pages 323 and 324 contain short Premium Conversion Tables, by means of which the single and annual premiums to secure £1 at death may be found by inspection. On p. 272 we see that according to the Institute of Actuaries Table at 3%, the value of an annuity on a life aged 40 is £17.176, and on p. 282 we find the single payment to secure £1 at death is £.4706. This latter value may readily be found from the Single Premium Conversion Table on p. 323. Referring to the 3% column, we find that the single premium corresponding to an annuity value of £17 is £.47573. The difference in the single premium corresponding to the decimal part of the annuity value is found from the lower table on p. 323, and must be subtracted from the premium corresponding to the annuity value of £17.

The difference corresponding to

·1	=	·00291
·07	=	·0204
·006	=	·017
·0002	=	·1
<u>·1762</u>	=	<u>·00513</u>

INTRODUCTION

We thus have the single premium corresponding to an annuity of £17	= 47573
Subtract difference	= 00513
Single premium when annuity is £17.1762	<u>47060</u>

which is the amount given on p. 282.

The differences, as can be seen from the above example, vary with the position of the figures in them in relation to the decimal point.

Thus at 3 % :—

The difference for	1	is	00291
for	01	it is	000291
for	001	it is	0000291

and so on.

The explanation of this connection is very simple.

The annuity value designated a gives the present value of £1 per annum on the supposition that the first payment of the annuity has to be made one year hence, and that the last payment is to be made on the anniversary of the first which immediately *precedes* the death of the annuitant. If, however, one further annual payment is to be made *after* the death of the annuitant, and we know the value of an annuity on these conditions, the difference between the value of an annuity with the last payment *before* the death of the annuitant and that of an annuity providing for one payment *after* death will give the value of £1 to be received at death. The value of an annuity providing for this one extra payment is obtained by taking the present value of $1 + a$ due one year hence, which may be expressed by the formula $v(1 + a)$, where v is the value of £1 due one year hence. Clearly, after the first payment has been made on such an annuity as this, there still remains the same number of payments to make as under an ordinary annuity. Therefore, if we know the present value of the first payment of £1 which has to be made one year hence, and the present value of an ordinary annuity one year hence, we have the value of an annuity providing for one payment after the death of the annuitant.

Using the same example as before, we have :—

a	= 17.1762 (see p. 272)
$1 + a$	= 18.1762
v	= .97087 (see p. 122)
$v(1 + a)$	= $18.1762 \times .97087 = 17.6468$
Deduct a	<u>17.1762</u>
$v(1 + a) - a$	<u>.4706</u>

PREMIUM CONVERSION TABLES

This amount £4706 is the single premium to secure £1 at death given on p. 282.

This table may be used to find the single premium for assurance on single lives, joint lives, the last survivor or survivors of any number of lives, and on successive lives; but not for contingent assurances.

The single premium for the assurance of £1 at death may very easily be found from the annuity value by a quite simple calculation even when no Conversion Table is available. We have just seen that $v(1+a) - a = A$, or the single premium. Now v , which is the present value of £1 due 1 year hence, is equal to $1 - d$, where d is the discount on 1 for 1 year. Hence we find that $v(1+a) - a = (1-d)(1+a) - a$, which is the same as $1 - d(1+a)$. The value of d is on pp. 250, 251 for various rates of interest. Therefore the single premium is at once found by adding 1 to the value of the annuity, multiplying it by the rate of discount d , and subtracting the result from unity. Thus, to refer again to the example given above, $1+a = 18.1762$, $d = .02913$ (p. 250). Therefore $1 - d(1+a) = 1 - .02913 \times 18.1762 = 1 - .5294 = .4706$, which is the value of the single premium previously found.

Page 324 gives a table for finding the annual premium payable throughout life for the assurance of £1 at death. The present value of all these annual payments is, of course, the same as the single premium to secure the same benefit, assuming the same Mortality Table and the same rate of interest to be employed in the calculations. Inasmuch as the annual premiums to be paid for assurance commence when the assurance is effected, so that the first premium has to be paid immediately, the number of annual premiums that have to be paid is one more than the number of annuity payments on the same life, since the first ordinary annuity payment is made one year after the annuity is taken, and the last is made prior to the death of the annuitant. Hence the single premium is the present value of an annuity the amount of which is the annual premium to secure £1 at death plus the extra premium that has to be paid when the assurance is effected. Thus the annuity value plus 1 multiplied by the annual premium equals the single premium. That is to say, $P(1+a) = A$, where P is the annual premium, A the single premium, and a the annuity value. We may put this another way and say that the single premium divided by the annuity value plus 1 equals the annual premium or $P = \frac{A}{1+a}$.

We have just seen, however, that the single premium A can be expressed in terms of an annuity-value for $A = 1 - d(1+a)$; hence

$$P = \frac{1 - d(1+a)}{1+a} = \frac{1}{1+a} - d.$$

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If, therefore, we wish to know the annual premium for the assurance of £1 at death on a life aged 40 according to the Actuaries Table at 3 % we have

$$1 + a = 18.176 \text{ (p. 272),}$$

$$\frac{1}{1 + a} = \frac{1}{18.176} = .05502,$$

$\frac{1}{1 + a} - d = .05502 - .02913 = .02589$, which is the annual payment during life to secure £1 at death given on p. 286.

If we make use of the Annual Premium Conversion Table on p. 324, we can only approximate to this result. The Conversion Table is only a short one and deals with the annuity value to the first decimal place. Looking on line '17 - 17.9,' column '1,' we find that the annual premium corresponding to an annuity value of 17.1 is .0261, which is a larger amount than the true value. If we look on the same line in column '2' we find the annual premium corresponding to an annuity value of 17.2 is .0258, which is less than the true value. The annuity value being 17.176 is approximately $\frac{3}{4}$ of the way between these two amounts, so that if we take $\frac{3}{4}$ of their difference, which is $.0003 \times \frac{3}{4}$ equals .0002, and subtract it from .0261, we have .0259, which corresponds very nearly with the annual premium given on p. 286.

In the Annual Premium Conversion Table we have no differences to deal with of the same kind as we have in the Single Premium Conversion Table. What we are concerned with in the Annual Premium Conversion Table is the variation in the rate of discount. If we want to know the annual premium to assure £1 at death on a life aged 40, according to the H_M Table, with interest at 4 % instead of at 3 %, as previously, we must take the 4 % annuity value from p. 272, where it is given as 15.135, find from p. 324 the annual premium corresponding to this annuity value, which is .0329, and subtract from it .0093 (difference p. 324), so obtaining .0236 as the annual premium at 4 %, which corresponds fairly well with the amount given on p. 286. If a closer approximation to the truth is required it can be obtained, as mentioned above, by adding 1 to the annuity value, dividing unity by this amount, and subtracting the rate of discount on pp. 250, 251. Thus, to repeat the last example, we have

$$P = \frac{1}{1 + a} - d = \frac{1}{16.1347} - .03846 = .06198 - .03846 = .02352.$$

Annual premiums, like single premiums, may be obtained from annuity values in this way in connection with single lives, joint lives, the last survivor or survivors of any number of lives, and successive lives. The premiums for contingent assurances cannot be obtained in this way.

LOGARITHMS OF NATURAL NUMBERS

PAGES 326-361 contain the logarithms of the natural numbers from 1 to 10,000.

The logarithm of a number is the index of the power to which the base must be raised to be equal to the number. Thus $5 \times 5 = 5^2$, where 5 is raised to the second power, and 2 is the index of the power. Again, $5 \times 5 \times 5 = 5^3$, where 5 is raised to the third power, and 3 is the index of the power. The base adopted for common logarithms such as are here given is 10, so that the logarithm

of 100 is 2 because	$10^2 = 10 \times 10$	= 100
of 1,000 „ 3 „	$10^3 = 10 \times 10 \times 10$	= 1,000
of 10,000 „ 4 „	$10^4 = 10 \times 10 \times 10 \times 10$	= 10,000

and so on. But we may raise a number to any power we please, without confining ourselves to whole numbers. Thus $10^{.666} = 4.641$ as may be seen from page 340, where 666612 is given as the logarithm of 4.641. Now $10^{.666} = 10^{\frac{666}{1000}} = 10^{\frac{2}{3}}$ very nearly, but $10^{\frac{2}{3}} = \sqrt[3]{10^2}$ that is the cube root of 100. The cube root of 100 is approximately 4.641, that is to say $4.641 \times 4.641 \times 4.641 = 99.96$, which is very nearly 100. By means of logarithms we may get our results as nearly exact as we please, and the larger number of figures we have in our logarithms the more exact will our results be.

We have said that .6666 is the logarithm of 4.641, but there is nothing in the table to show where the decimal point ought to come. For anything that appears in the table to the contrary, 6666 is the log of 4641, or 46.41 or 464.1. The explanation of this is, that only one part of the logarithm, called the *mantissa*, is given in the table; the other part of the logarithm, called the *index* or *characteristic*, is supplied by inspection, according to certain rules which will be described presently. The rationale of these rules is very easy to follow. The mantissa is the decimal part of the index of the power to which 10 must be raised to equal a given number, and if the index is 0, it means that the power to which 10 has to be raised is less than unity, but as 10^1 or 10 to the first power = 10, it is plain that $10^{.666}$ must be less than 10, whence it follows that the natural number corresponding to log .6666 cannot be 46.4 or 464, because these numbers are more than 10.

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If we want to find the logarithm of 46.41, the complete logarithm must clearly be between 1 and 2, because 1 is the logarithm of 10, 2 is the log of 100 and 46 is between 10 and 100. Clearly, therefore, the log of 46 must have 1 for its index, and, looking in the table for the decimal part of the log corresponding to 4641, we find it to be 6666. Therefore the complete log of 46.41 is 1.6666. This means that 10 must be raised to a power the index of which is 1.6666, that is to say $10^{1.6666} = 10^{1.0000} \times 10^{.6666} = 10^{\frac{2}{3}} = \sqrt[3]{10^2}$. Now 10^2 equals 100,000, and the cube root of this is 46.41, more nearly 46.416, more nearly still 46.4158929. The reason why the index part of the log can be so readily determined by inspection, and why therefore it is unnecessary to tabulate more than the mantissa or decimal part of the logarithm, is based upon the fact that multiplication of numbers can be performed by adding their logarithms together. Now, as we have just seen, the log of 10 is 1, the log of 100 is 2, the log of 1,000 is 3, and so on. Hence, if we want to multiply a number by 10, we add 1 to the log; to multiply by 100 we add 2 to the logarithm, and to multiply by 1,000 we add 3 to the logarithm of the number. Hence,

$$\begin{aligned} \log (4.641 \times 10) &= 0.6666 + 1 = 1.6666 = \log 46.41 \\ \text{,, } (46.41 \times 10) &= 1.6666 + 1 = 2.6666 = \text{,, } 464.1 \\ \text{,, } (464.1 \times 10) &= 2.6666 + 1 = 3.6666 = \text{,, } 4641 \\ \text{,, } (4641 \times 10) &= 3.6666 + 1 = 4.6666 = \text{,, } 46410 \end{aligned}$$

This leads us to the rule for determining the index part of the logarithm. If the number whose logarithm is sought contain one or more integral figures the index or characteristic is always one less than the number of integral figures in the number, and is positive.

Negative Index

Frequently, however, we have to deal with numbers that are less than unity, in which case the index of the logarithm becomes negative, although the decimal part remains positive. Dealing with these negative figures as we previously dealt with the positive ones, we see that

$$\begin{array}{llll} 10^1 = 10, & \text{therefore } 1 & \text{is the log of } 10 \\ 10^0 = 1 & \text{,, } 0 & \text{,, } \text{,, } 1 \\ 10^{-1} = .1 & \text{,, } -1 \text{ or } \overline{1} & \text{,, } \text{,, } .1 \\ 10^{-2} = .01 & \text{,, } -2 \text{ or } \overline{2} & \text{,, } \text{,, } .01 \\ 10^{-3} = .001 & \text{,, } -3 \text{ or } \overline{3} & \text{,, } \text{,, } .001. \end{array}$$

and so on. This leads us to the rule for finding the index of quantities less than unity, which is that the index is the same as the place

NEGATIVE INDEX

from the decimal point which the first significant figure of the number occupies. Thus the first significant figure of $\cdot 001$ is 1, which is in the third place from the decimal point, and the index of the log is consequently $\bar{3}$, while the mantissa is 0. This index, as stated above, is minus, the minus sign being written over the index thus $\bar{3}$, not in front of it thus -3 , in order to signify that the index only is minus, the mantissa remaining positive.

In dealing with numbers less than unity the mantissa is kept positive, and the index only is made negative for the sake of convenience in working ; but if there were any advantage in doing so the mantissa as well as the index could, of course, be made negative. We know that the log of $4\cdot 641$ is $0\cdot 6666$, while the log of 100 is 2, and we can divide $4\cdot 641$ by 100 by subtracting log 2 from log $0\cdot 6666$. This gives us log $1\cdot 3334$, the whole of which is minus, and is the log of $\cdot 04641$. The logarithm $\bar{1}\cdot 3334$ is the same as $\bar{2}\cdot 6666$, where the index only is minus, and the mantissa is plus. It is, however, found in practice much more convenient to keep the mantissa invariably positive, or plus, letting the index only be minus.

Referring again to the example we have already quoted, and applying these two rules, we get the following results :—

$$\begin{aligned} \log \cdot 0004641 &= \bar{4}\cdot 666612 \\ „ \cdot 004641 &= \bar{3}\cdot 666612 \\ „ \cdot 04641 &= \bar{2}\cdot 666612 \\ „ \cdot 4641 &= \bar{1}\cdot 666612 \\ „ 4\cdot 641 &= 0\cdot 666612 \\ „ 46\cdot 41 &= 1\cdot 666612 \\ „ 464\cdot 1 &= 2\cdot 666612 \\ „ 4641 &= 3\cdot 666612 \end{aligned}$$

The special convenience of logarithms, and it is a very great one, is that by their aid numbers

can be multiplied by the addition of their logs.

„ divided „ subtraction „

„ raised to any power by the multiplication of their logarithms
and their roots extracted by the division of their logarithms.

To find the Logarithm of a Number

Before giving examples of the use of logarithms, however, we must explain how to find the logarithm of a given number, and the number corresponding to a given logarithm. Where the number consists of only four figures it is immediately found from the tables by looking in the first column for the first three figures, and on the same line in

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the column headed with the fourth figure the logarithm of the number will be found.

Thus on p. 328 we see that the decimal part of the logarithm of 1501 is 176381.

Again on p. 338 we find that the decimal part of the logarithm of 4341 is 637590.

If, however, we want to find the logarithm of 43405, which is half-way between 4340 and 4341, we must take the logarithm as half-way between 637490 and 637590, which = 637540.

In order to facilitate finding the logarithms of numbers containing five or more figures, a column of differences is given on each page of the tables. In the case just given the difference is seen to be 100, which means that there is a difference of .000100 between the logs of one number and the next.

To obtain the logarithm of a number containing five figures we take the logarithm of the first four figures direct from the table, then multiply the difference by the fifth figure of the number, divide the result by 10 and add it to the logarithm of the first four numbers. Thus to repeat the example just given :

$$\begin{array}{rcl} \log 4340 & & = 637490 \\ \text{the difference } 100 \times 5 \div 10 = & & \underline{50} \\ \log 43405 & & = \underline{\underline{637540}} \end{array}$$

If we wish to find the logarithm of a number containing six figures we take the first four figures in the way just described, and to obtain the difference for the fifth and sixth figures we multiply the difference by the fifth and sixth figures and divide the result by 100.

Thus to find the log of 434054.

$$\begin{array}{rcl} \log 43405 & & = 637540 \\ \text{the difference for sixth figure } 100 \times 4 \div 100 = & & \underline{4} \\ \log 434054 & & = \underline{\underline{637544}} \end{array}$$

The differences in this case are exceptionally simple to calculate because in the example chosen the difference is exactly 100, but the simplicity of the calculation serves to show with special clearness the principle involved. This principle of course is, that to find the difference for the fifth figure of a number we must multiply the difference given in the table by a fraction of which 10 is the denominator and the fifth figure of the number is the numerator. For six figures the difference must be multiplied by a fraction of which the denominator is 100 and the numerator the fifth and sixth figures.

NUMBER CORRESPONDING TO LOGARITHM

To find the difference for seven figures the denominator is 1000 and the numerator the 5th, 6th, and 7th figures, and so on, as far as we please.

In dealing with these differences it must always be borne in mind that the figures printed in the Table of Differences come at the extreme right-hand end of the logarithms in the main part of the table. That is to say, if the difference printed in the last column is 100 it is understood to be really '000100. If the printed difference is 99 it is to be understood as '000099, while obviously the difference corresponding to the 5th figure must be in all cases less than the printed difference. If this is remembered there will be no fear of any mistake in taking out the logarithms for numbers containing five or six figures.

To find the Number Corresponding to a Logarithm

To find a number corresponding to a given logarithm we must look in the table for the nearest logarithm to the one we are dealing with. The first three figures of the logarithms are printed in large type on the top of the page. On the left-hand pages the first three figures of the *first* logarithm on the page are given. On the right-hand pages the first three figures of the *last* logarithm on the page are given, so that we can readily see whether the logarithm with which we are concerned does or does not come on a given page.

Now, let us suppose that we wish to find the natural number corresponding to the log 735868. From p. 342 we see that 735838 (which is 30 less than the logarithm we are dealing with) = 5443. The difference printed in the last column on this line is 80, and signifies that 80 corresponds to a difference of 1 in the 4th figure of the natural numbers, therefore 30 corresponds to a difference of $\frac{30}{80} \times 10$ in the 5th figure of the natural numbers. This = 375, so that 7358686 is the log of 5443375.

Thus to find the number corresponding to a logarithm that is not given exactly in the table we must take from the table the nearest logarithm below the given logarithm and obtain the 5th and following figures of the natural number by dividing the difference between these two logarithms by the difference printed in the tables. The numerator of this fraction consisting of the difference between the given logarithm and the nearest logarithm below it printed in the tables, being multiplied by 10 to obtain the 5th figure of the natural number and by 100 to obtain the 6th figure, and so on.

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Multiplication by Logarithms

Having seen how to find the logarithm corresponding to a number and the number corresponding to a logarithm, we may now proceed to the practical use of logarithms.

Multiplication of numbers is accomplished by the addition of the logarithms of their numbers, thus :

$$\begin{aligned}\log 2547 &= 3.406029 \text{ (p. 333)} \\ \log 7383 &= 3.868233 \text{ (p. 350)} \\ \log (2547 \times 7383) &= \underline{7.274262} = \log 18804500.\end{aligned}$$

The Index of the log being 7, there must be 8 figures in the answer.

A reference to p. 328 shows that the nearest logarithm to the logarithm of the answer is 274158, giving a difference of 104, which divided by the Tabular Difference of 231 equals very approximately 45 for the 5th and 6th figures of the answer.

Other examples of Multiplication by means of logarithms are appended.

Multiply 25.75 by 4.217

$$\begin{aligned}\log 25.75 &= 1.410777 \text{ (p. 333)} \\ \log 4.217 &= 0.625004 \text{ (p. 339)} \\ \log (25.75 \times 4.217) &= \underline{2.035781} = \log 108.58775 \text{ (p. 327)}\end{aligned}$$

Multiply 3847 by .0632.

$$\begin{aligned}\log 3847 &= 3.585122 \text{ (p. 337)} \\ \log .0632 &= 2.800717 \text{ (p. 346)} \\ \log (3847 \times .0632) &= \underline{2.385839} = \log 243.1302 \text{ (p. 330)}\end{aligned}$$

The exact answer in this case is 243.1304, which is obtained by using seven-figure logarithms, as follows :—

$$\begin{aligned}\log 3847 &= 3.5851222 \\ \log .0632 &= 2.8007171 \\ \log (3847 \times .0632) &= \underline{2.3858393} = \log 243.1304\end{aligned}$$

It must, therefore, be borne in mind that to obtain exact results it is necessary to use a large number of figures in the logarithm, but the six figures given in the tables are sufficient for most practical purposes.

DIVISION BY LOGARITHMS

Division by Logarithms

The division of numbers is accomplished by subtraction of their logarithms, the logarithm of the divisor being taken from the dividend, the remainder being the logarithm of the quotient. Thus to divide 4364 by 2536 we have

$$\begin{aligned}\log 4364 &= 3.639885 \text{ (p. 338)} \\ \log 2536 &= 3.404149 \text{ (p. 333)} \\ \log (4364 \div 2536) &= 0.235736 = \log 1.7208 \text{ (p. 323)}\end{aligned}$$

Divide 426.53 by 32.79.

$$\begin{aligned}\log 426.53 &= 2.629950 \text{ (p. 339)} \\ \log 32.79 &= 1.515741 \text{ (p. 335)} \\ \log (426.53 \div 32.79) &= \underline{1.114209} = \log 13.008 \text{ (p. 326)}\end{aligned}$$

Divide 32.79 by 426.53.

$$\begin{aligned}\log 32.79 &= 1.515741 \text{ (p. 335)} \\ \log 426.53 &= 2.629950 \text{ (p. 339)} \\ \log (32.79 \div 426.53) &= \underline{2.885791} = \log 0.076876 \text{ (p. 353)}\end{aligned}$$

Divide 8652 by .0461.

$$\begin{aligned}\log 8652 &= 3.937117 \text{ (p. 356)} \\ \log .0461 &= \bar{2}.663701 \text{ (p. 340)} \\ \log (8652 \div .0461) &= \underline{5.273416} = \log 187679 \text{ (p. 329)}\end{aligned}$$

In the last example we are subtracting a negative characteristic, and of course the subtraction of a minus quantity is accomplished by the addition of the corresponding positive or plus quantity.

Divide .0461 by 8652.

$$\begin{aligned}\log .0461 &= \bar{2}.663701 \text{ (p. 340)} \\ \log 8652 &= 3.937117 \text{ (p. 356)} \\ \log (.0461 \div 8652) &= \underline{\bar{6}.726584} = \log .000005328 \text{ (p. 343)}\end{aligned}$$

In this example we are subtracting a positive characteristic from a negative one, and this involves the addition of the corresponding negative quantity. If, as we have just seen,

$$\begin{aligned}\log (8652 \div .0461) &= \log 187679 = 5.273416 \text{ and} \\ \log (.0461 \div 8652) &= \log .000005328 = \bar{6}.726584 \\ \log (187679 \times .000005328) &= \underline{0.000000} = \log 1,\end{aligned}$$

thus affording an instructive proof of the accuracy of the results by adding the two logarithms together and obtaining the answer.

INTRODUCTION

It is frequently convenient to add the complement of the log instead of subtracting the log. The complement, viz., co-log, is found by subtracting the log from 0 which is the log of 1.

Thus $\log \left(\frac{4364 \times 2536}{426 \cdot 53} \right)$ is

$$\begin{array}{rcl} \log 4364 & & = 3 \cdot 639885 \\ \log 2536 & & = 3 \cdot 404149 \\ \text{co-log } 426 \cdot 53 (= 0 - 2 \cdot 629950) & = & 3 \cdot 370050 \\ & & \hline & & 4 \cdot 414084 = \log 25946 \cdot 8 \end{array}$$

Involution by Logarithms

To raise a number to any given power we multiply the logarithm of the number by the index of the power. Thus the log of the cube of 100 is $2 \cdot 000 \times 3 = 6 \cdot 000 = \log 1,000,000 = \log (100 \times 100 \times 100)$.

Similarly

$$\begin{array}{l} \log 733^2 = 2 \cdot 865104 \times 2 = 5 \cdot 730208 = \log 537289 \\ \log \cdot 00733^2 = 3 \cdot 865104 \times 2 = 7 \cdot 730208 = \log \cdot 0000537 \\ \log \cdot 00733^3 = 3 \cdot 865104 \times 3 = 11 \cdot 595312 = \log \cdot 0000003938 \end{array}$$

In the last two examples we had negative characteristics to deal with, and it will be noticed that after multiplying the decimal part of the logarithm by 2 there was a positive remainder of 1, which is subtracted from twice the negative characteristic. Similarly in the cube there was a remainder of 2, which was subtracted from three times the negative characteristic. This treatment of the matter is an obvious consequence of the mantissa being positive and the characteristic negative.

Evolution by Logarithms

To find the root of a given number we must divide the logarithm of the number by the exponent of the root. Thus to find

$$\begin{array}{llllll} \text{the square root of a number we divide the log by } 2; & & & & & \\ \text{,, cube} & \text{,,} & \text{,,} & \text{,,} & \text{,,} & 3; \\ \text{,, fourth} & \text{,,} & \text{,,} & \text{,,} & \text{,,} & 4; \end{array}$$

and so on.

For example :

$$\begin{array}{l} \log \sqrt[2]{537289} = 5 \cdot 730208 \div 2 = 2 \cdot 865104 = \log 733 \\ \log \sqrt[3]{17 \cdot 43} = 1 \cdot 241297 \div 3 = 0 \cdot 413766 = \log 2 \cdot 5928 \\ \log \sqrt[4]{2560000} = 6 \cdot 408240 \div 4 = 1 \cdot 602060 = \log 40 \\ \log \sqrt[3]{\cdot 0081} = 3 \cdot 908485 \div 3 = 1 \cdot 302828 = \log \cdot 20083 \\ \log \sqrt[3]{\cdot 00081} = 4 \cdot 908485 \div 3 = 1 \cdot 662828 = \log \cdot 093217 \end{array}$$

EVOLUTION BY LOGARITHMS

In this last instance we had a negative characteristic to deal with, and the most convenient way of treating it was to add -2 to the 4 of the index, so obtaining a number, $\bar{6}$, which is exactly divisible by 3 . To compensate for thus dealing with the index we must prefix an index of $+2$ to the mantissa, and divide this result also by 3 . The process thus becomes :

$$\begin{array}{rcl} \bar{4} + \bar{2} . . . = \bar{6} & \text{this} \div 3 = \bar{2} & \\ \cdot 908485 + 2 = \bar{2} \cdot 908485 & \text{this} \div 3 = 0 \cdot 969495 & \\ \log 4 \cdot 908485 \div 3 = \underline{\underline{2 \cdot 969495}} & & \end{array}$$

This produces the same result as if we had stated our entire logarithm as negative, divided it by 3 , and subsequently converted it into a logarithm with a negative index and a positive mantissa. Thus :

$$\begin{array}{r} -4 \cdot 000000 \\ + 0 \cdot 908485 \\ \hline -3 \cdot 091515 \end{array}$$

is the same as

when both index and mantissa are negative.

This divided by $3 = -1 \cdot 030505$, the whole of which is still negative. But this equals $\bar{2} \cdot 969495$, where the index is negative and the mantissa positive, and this is the result obtained by dividing $\bar{4} \cdot 908485$ by 3 .

Thus the rule for dividing a logarithm with a negative index if the index is not exactly divisible by the divisor, is to add such a negative number to it as will make it exactly divisible, and prefix to the fractional part of the logarithm a positive integer equal to the negative integer added to the negative index. Of course, by adding a minus quantity to one part of the logarithm and a corresponding plus quantity to another part of it, the value of the logarithm is unaltered.

COMPOUND INTEREST

The Amount of 1

The amount of a principal P at the end of n years at i per unit per period is $P(1+i)^n$, as explained on p. 10.

In logarithms

$$\log P(1+i)^n = \log P + n \log (1+i).$$

The tables on pp. 362-411 gives $n \log (1+i)$ for 58 rates of interest. If the required rate is not tabulated we take $\log (1+i)$ from p. 415, or from a table of logarithms, and multiply it by n .

The amount of £17 in 5 years at 4% is $17 \times 1.04^5 = £20.68305$ (p. 11).

$$\begin{array}{r} 5 \log 1.04 = 0.085 \ 1667 \text{ (p. 364)} \\ \log 17 = 1.230 \ 4489 \\ \hline 1.315 \ 6156 = \log £20.6831 \end{array}$$

The amount of £957 for 25 years at $3\frac{1}{8}\%$ is £2034.3642. From p. 415 $\log 1.030625$ is seen to be 0.013 1006 730. Multiplying by 25 we have—

$$\begin{array}{r} 25 \log 1.030625 = 0.327 \ 5168 - \\ \log 957 = 2.980 \ 9119 \\ \hline 3.308 \ 4287 = \log 2034.3642 \end{array}$$

If we require the amount of P for more than 100 years at any rate of interest given in the tables on pp. 362-411, we proceed as follows:—The amount of £1,000 at the end of 130 years at 3% is £46,648.6.

$$\begin{array}{r} \log 1000 = 3.000 \ 0000 \\ 100 \log 1.03 = 1.283 \ 7225 \text{ (p. 411)} \\ 30 \log 1.03 = 0.385 \ 1167 \text{ (p. 376)} \\ \hline 4.668 \ 8392 = \log 46,648.6 \end{array}$$

It will be seen that by means of logarithms enormous calculations may be made with the greatest ease. Thus suppose we want to know the amount to which 1*l.* will accumulate at 5% compound

THE AMOUNT OF 1

interest in 1,900 years; our answer in pence is 1.05^{1900} and $1900 \log 1.05 = 0.0211893 \times 1900 = 40.25967$. To obtain the answer in pounds we subtract the log of 240, namely 2.38021, thus leaving 37.87946 = log £75,763,500,000,000,000,000,000,000,000,000,000,000,000.

If we wish to extend the calculation and show what income would be yielded from such an amount as this at 5% interest every second to every man, woman, and child on the face of the earth, we have simply to divide by 20 to find the annual income from this sum, then by $365\frac{1}{4}$ to find the daily income, by 24 to find the income hourly, by 60 to find the income per minute, by 60 again to find the income per second, and finally by (say) 1,483 millions to find the income in each second for every individual in the world. These divisions are readily accomplished by adding the logarithms of the numbers together and subtracting the total from the logarithm of the amount of 1*d.* at the end of 1,900 years. Thus,

$$\begin{array}{rcl}
 \log 1.05^{1900} & = & 40.259670 \\
 \log 240 & = & 2.380211 \\
 \log 20 & = & 1.301030 \\
 \log 365.25 & = & 2.562590 \\
 \log 24 & = & 1.380211 \\
 \log 60 & = & 1.778151 \\
 \log 60 & = & 1.778151 \\
 \log 1,483,000,000 & = & 9.171141 \quad 20.351485 \\
 \hline
 & & 19.908185
 \end{array}$$

which gives us £80,944,000,000,000,000,000,000 per second as the income for every man, woman, and child in every second from the accumulations of 1*d.* at 5% compound interest for 1,900 years.

Present Value of £1

On p. 11 we showed that $v^n = \frac{1}{(1+i)^n}$, where n represents the number of years or periods. Hence the logarithm of the present value of P due in n years is $\log P - n \log (1+i)$.

Thus the present value of £83 due at the end of 10 years at 4% is £56.0715.

$$\begin{array}{rcl}
 \log 83 & = & 1.919 \quad 0781 \\
 10 \log 1.04 & = & 0.170 \quad 3334 \text{ (p. 366)} \\
 \hline
 1.748 \quad 7447 & = & \log 56.0718 \\
 & & (61)
 \end{array}$$

INTRODUCTION

The Annuity £1 will Purchase

It is explained on p. 14 that the annuity £1 will purchase is the reciprocal of the present value of £1 per annum: it is represented by $\frac{1}{a_{\overline{n}|i}}$ or $\frac{i}{1-v^n}$.

The logarithms of $\frac{1}{a_{\overline{n}|i}}$ are given in detail on pp. 362-411.

The annuity for 27 years which £183 will purchase at 4%, or in other words the annual payment to redeem a debt of £183 in 27 years and pay interest upon it at 4%, is 11.2067.

$$\log 183 = 2.262 \ 4511$$

$$\log \frac{1}{a_{\overline{27}|4}} = \bar{2}.787 \ 0248 \text{ (p. 375)}$$

$$\underline{\underline{1.049 \ 4759}} = \log 11.2067$$

We can check this by dividing 183 by the present value of 1 per annum (p. 130), which gives $183 \div 16.32959 = 11.2067$.

Present Value of £1 per Annum

We have just seen that the present value of an annuity is the reciprocal of the amount of the annuity which 1 will purchase for the same period at the same rate of interest. In other words, the annuity which 1 will purchase and the present value of an annuity multiplied together produce unity—the period and the rate of interest, of course, being the same in both cases. The logarithms of the annuity which 1 will purchase are given in the column headed $\frac{1}{a_{\overline{n}|i}}$ on pp. 362-411. By subtracting this tabulated logarithm from 0, which is the log of 1, we obtain the logarithm of the present value of an annuity of 1.

What is the present value of £1 per annum for 30 years at 5%?

$$\log 1 = 0.000 \ 0000$$

Log of annuity which 1 will purchase

$$\text{for 30 years at 5\%} \quad . \quad . \quad . = \bar{2}.813 \ 2570 \text{ (p. 376)}$$

Log of present value of £1 per annum

$$\text{for 30 years at 5\%} \quad . \quad . \quad . = \underline{\underline{1.186 \ 7430}} = \log \underline{\underline{£15.37245}}$$

This result may be seen in the table on p. 138. Although the present values of annuities are given in natural numbers on

PRESENT VALUE OF 1 PER ANNUM

pp. 106-164, it is often convenient to have the logarithms of the values rather than the natural numbers. Thus, suppose we want to know the present value of an annuity of £47·25 per annum for 30 years at 5 %. To obtain the result we must multiply the value of £1 per annum by 47·25, and this can be done by subtracting the log of $\frac{1}{a_{\overline{n}|}}$ or by adding its co-log (see p. 59).

$$\begin{aligned}\log 47\cdot25 &= 1\cdot674\ 4018 \\ \log \frac{1}{a_{\overline{30}|}} &= \overline{2}\cdot813\ 2570 \text{ (p. 376)} \\ &\quad \underline{2\cdot861\ 1448} = \log £726\cdot35\end{aligned}$$

Or we may take

$$\begin{aligned}\log 47\cdot25 &= 1\cdot674\ 4018 \\ \text{co-log } \frac{1}{a_{\overline{30}|}} &= 1\cdot186\ 7430 \text{ (p. 376)} \\ &\quad \underline{2\cdot861\ 1448} = \log £726\cdot35\end{aligned}$$

The present value of 1 per annum for 30 years at 5 % is 15·37245 (p. 138) which multiplied by 47·25 = 726·35.

If we require the value of £1 per annum at a rate of interest that is not given in the table, it can readily be found by logarithms. We have

$$Pa_{\overline{n}|} = P \left(\frac{1-v^n}{i} \right) = \frac{P}{i} - \frac{Pv^n}{i}.$$

$$\text{Now} \quad \log \frac{P}{i} = \log P - \log i = \log P + \text{co-log } i$$

$$\log \frac{Pv^n}{i} = \log P - (\log i + \log (1+i)_n).$$

We find the natural number for $\frac{P}{i}$ and then subtract the natural number for $\frac{Pv^n}{i}$.

The present value of 725 per annum for 40 years at $3\frac{1}{2}$ % is 16229·37

$$\begin{aligned}\log 725 &= 2\cdot860\ 3380 \\ -\log \cdot032 &= \overline{2}\cdot505\ 1500 \\ \log \frac{275}{i} &= 4\cdot355\ 1880 = \log 22656\cdot25 \\ 40 \log 1\cdot032 &= \overline{0}\cdot547\ 1880 \\ -\log \frac{275v^{40}}{i} &= 3\cdot808\ 0000 = \log 6426\cdot88\end{aligned}$$

$$\begin{aligned}275a_{\overline{40}|} &= \overline{16229}\cdot37 \\ (63)\end{aligned}$$

INTRODUCTION

Present Value of Perpetuities

The last example illustrates what was said on pp. 19 and 24 about the present value of a perpetuity to be entered upon at once, which is $\frac{1}{i}$, and about the reversion to a perpetuity to commence n years hence, which is $\frac{v^n}{i}$. The difference between the two is the present value of 1 per annum for n years, which is a_n , as stated on p. 13—

$$a_n = \frac{1 - v^n}{i} = \frac{1}{i} - \frac{v^n}{i} = \frac{1}{i} - \frac{1}{i(1+i)^n}.$$

The log of i is given for many rates of interest on p. 414, of $(1+i)^n$ on pp. 362-411, and of $(1+i)$ on p. 415.

In the last example we found the value of a perpetuity of £725 per annum to be entered upon immediately to be £22,656.25 at $3\frac{1}{5}\%$, and the same perpetuity deferred 40 years to be £6,426.88.

The Amount of £1 per Annum

If we know the present value of the annuity, and if we know also the sum to which £1 will amount in the given period, we can, by multiplying the present value by the amount of £1, obtain the sum to which the annuity will amount in the period. Thus, suppose we wish to ascertain the amount of £1 per annum for 20 years at 5%. Turning to p. 138, we see that the present value of £1 per annum is 12.46221, and on the same page we see that the amount of £1 in 20 years is 2.6533. Multiplying these two amounts together we have 33.066, which agrees with the amount of £1 per annum given on the same page.

The reason of this connection is plain, for since the possession of an annuity of £1 for 20 years at 5% is mathematically equivalent to having £12.46221 in hand now, and as the sum to which £12.46221 will amount in 20 years is the amount of £1 in 20 years multiplied by 12.46221 ($= 2.6533 \times 12.46221 = 33.066$), this must also be the sum to which an annuity of £1 will amount in 20 years at 5%.

This result may very easily be obtained by logarithms from the tables on pp. 362-411. In the column headed $\frac{1}{a_n|}$ we have, as already explained, the reciprocal of the present value of an annuity, and in the column headed $(1+i)^n$ we have the amount of £1.

The amount of P per annum for n years is

$$PS_{n|} = P \left(\frac{(1+i)^n - 1}{i} \right) = Pa_{n|} \times (1+i)^n = P \left(\frac{1 - v^n}{i} \times (1+i)^n \right).$$

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SINKING FUND

In logarithms

$$\log PS_{n|} = \log P + \log (1+i)^n + \text{co-log } \frac{1}{a_{\bar{n}|}}$$

The amount of £735 per annum at the end of 34 years at $2\frac{7}{8}\%$ is £41,451.68.

$$\begin{aligned}\text{co-log } \frac{1}{a_{\bar{34}|}} &= 1.3327200 \text{ (p. 378)} \\ 34 \log 1.02875 &= 0.4185348 \text{ (p. 378)} \\ \log 735 &= 2.8662873 \\ \hline 4.6175421 &= £41,451.68.\end{aligned}$$

Sinking Fund

As explained on p. 17 the payment to amount to 1 in n years is the reciprocal of the amount of 1 per annum which is S_n . We have just seen that $S_{n|} = a_{\bar{n}|} \times (1+i)^n$; consequently the sinking fund payment to amount to P in n years is—

$$\frac{P}{S_n} = P \div (a_{\bar{n}|} \times (1+i)^n) = P \times \frac{1}{a_{\bar{n}|}} \times \frac{1}{(1+i)^n}.$$

In logarithms

$$\log \frac{P}{S_n} = \log P + \log \frac{1}{a_{\bar{n}|}} + \text{co-log } (1+i)^n.$$

The annual sinking fund that will amount to 337 in 45 years at $2\frac{5}{8}\%$ is 4.00433.

$$\begin{aligned}\log 337 &= 2.527 \ 6299 \\ \log \frac{1}{a_{\bar{45}|}} &= 2.581 \ 2929 \text{ (p. 384)} \\ \text{co-log } (1+i)^{45} &= 1.493 \ 6073 \text{ (p. 384)} \\ \log \frac{337}{S_{45|}} &= 0.602 \ 5301 = \log 4.00433.\end{aligned}$$

Annuities for which the Rate of Interest on Capital is Different from the Rate for Sinking Fund

As explained on p. 18 the annual payment to amount to £1 in 10 years if accumulated at 3% , and to pay interest on the £1 at 5% is $\frac{1}{S_{10|}} + .05 = \frac{1}{a_{10|}} + .05 - .03$.

$$\begin{aligned}\log \frac{1}{a_{10|}} &= 1.069 \ 0407 = \log 0.117231 \text{ (p. 366)} \\ \text{add } .05 - .03 &= \frac{0.02}{0.137231}\end{aligned}$$

This is equal to the sinking fund payment of .087231 (p. 180), with .05 added.

$$\begin{aligned}\log 0.137231 &= 1.137 \ 4523 \\ \text{the co-log} &= 0.862 \ 5477 = \log 7.28698\end{aligned}$$

The value given for this annuity on p. 192 is 7.28701. By taking the co-log we obtain the reciprocal, and $1 \div 0.137231 = 7.28698$.

INTRODUCTION

TIME AND COMPOUND INTEREST

On p. 33 it is said that the time in which an amount doubles at compound interest can be found approximately by dividing '69 by the rate of interest per unit. This rule is based upon the fact that if

$$\begin{aligned}(1+i)^n &= 2 \\ n \log (1+i) &= \log 2 \\ n &= \frac{\log 2}{\log (1+i)} \\ \text{at } 4\% . \quad n &= \frac{\log 2}{\log 1.04} = \frac{0.30103}{0.017033} = 17.673.\end{aligned}$$

We convert these common logarithms into 'natural' logarithms by multiplying by $\frac{2.3026}{2.3026}$ which gives

$$\begin{aligned}\frac{0.30103}{0.017033} \times \frac{2.3026}{2.3026} &= \frac{0.69315}{0.03922} \\ &= \frac{0.69315}{0.03922} = 17.673.\end{aligned}$$

It happens that the natural log of 1.04 is 0.03922, which is not greatly different from .04. For the rates of interest in most ordinary use $\log_e (1+i)$ is nearly equal to i .

A kindred rule could be found for any other number than 2, and we could make the rule as exact as we please for each rate of interest by multiplying the log of the number by $\frac{i}{\log (1+i)}$.

$$\text{Thus } \log 3 \times \frac{.04}{\log 1.04} = 0.47712 \times \frac{.04}{0.01703} = 0.47712 \times 2.35 = 1.12.$$

This gives $1.12 \div .04 = 28$ years, in which time 1 amounts to 2.9987 at 4% (p. 130).

The doubling rule also enables us to tell in how long 1 per annum will amount to the sum that, at the same rate, would yield 1 per annum in perpetuity. We have $S_{\infty} = \frac{1}{i}$

$$\begin{aligned}\frac{(1+i)^n - 1}{i} &= \frac{1}{i} \\ (1+i)^n &= 2 \\ n &= \frac{\log 2}{\log (1+i)}.\end{aligned}$$

At 4% this gives, as before, 17.67 years. In 18 years 1 per annum amounts to 25.65 (p. 130), which at 4% would yield 1.026 per annum in perpetuity.

NOMINAL AND EFFECTIVE RATES OF INTEREST

If the nominal rate of interest is 6% and interest is convertible quarterly at $1\frac{1}{2}\%$ per quarter, the amount at the end of 4 quarters is $1.015^4 = 1.06136$, and the effective annual rate is 6.136% (pp. 110 and 207).

By logs—

$$\log \left(1 + \frac{.06}{4}\right) = \log 1.15,$$

and (p. 363) $4 \log 1.15 = 0.0258642 = \log 1.061364$, the effective rate is 6.1364% (p. 207).

If interest is to be converted quarterly at such a rate that in 4 quarters or 1 year it will amount to 1.05, we have $(1+i)^4 = 1.05$.

$$4 \log (1+i) = \log 1.05 = 0.0211893$$

$$\log (1+i) = \frac{0.0211893}{4} = 0.005297325 = \log 1.0122722.$$

The rate per quarter is 1.2272 per cent., which multiplied by 4 gives the nominal annual rate 4.90888 (p. 208).

Simple Interest

To find the interest on capital we multiply together the capital, the number of days, and the rate of interest per unit per annum.

$$\text{That is, } I = \frac{CDi}{365}.$$

By logs—

$$\log I = \log \frac{D}{365} + \log i + \log C.$$

$\log \frac{D}{365}$ and $\log i$ are tabulated on pp. 412-414. $\log C$ is found from a table of logarithms. It is generally sufficient to use five figure logs.

The interest on £975 for 85 days at 3% is £6.8116

$$\log 85/365 = \bar{1}.36713 \text{ (p. 412)}$$

$$\log .03 = \bar{2}.47712 \text{ (p. 414)}$$

$$\log 975 = 2.98900$$

$$0.83325 = \log 6.8116.$$

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INTRODUCTION

We can find the answer in shillings by adding log 20 or in pence by adding log 240.

The interest for 83 days at $3\frac{7}{8}$ per cent. on £8,564 is £75. 9s. 3d.

$$\begin{aligned}\log 8564 &= 3.93268 \\ \log 83/365 &= 1.35679 \text{ (p. 412)} \\ \log .03875 &= 2.58827 \text{ (p. 414)} \\ \log 20 &= 1.30103\end{aligned}$$

$$3.17877 = \log 1509.3s. = £75. 9s. 3.6d.$$

If we know any three of the four factors in $I = C \times \frac{D}{365} \times i$ we can find the fourth :—

$$\begin{aligned}\log I &= \log C + \log \frac{D}{365} + \log i \\ \log C &= \log I - \left(\log \frac{D}{365} + \log i \right) \\ \log \frac{D}{365} &= \log I - (\log C + \log i) \\ \log i &= \log I - \left(\log C + \log \frac{D}{365} \right).\end{aligned}$$

THE RATE OF INTEREST IN ANNUITIES CERTAIN

The present value of 1 per annum for 10 years is 8, and the annuity 1 will purchase is $\frac{1}{8} = .125$. What is the rate of interest?

We have the equation—

$$\frac{1}{a_{10}^-} = \frac{i}{1 - v^{10}} = .125,$$

but we cannot find from this the exact value of i . From interest tables we can find that .125 is between two rates that are tabulated: by using the difference between the two tabulated rates we can find the rate of interest with some approach to accuracy.

$$\begin{aligned} \text{If } \frac{1}{a_{10}^-} &= .125 \\ \log \frac{1}{a_{10}^-} &= \bar{1}.096 \ 9100 \\ \text{at } 4.25 \% \quad \frac{1}{a_{10}^-} &= \bar{1}.096 \ 3194 \text{ (p. 366)} \\ \text{difference} &= 0.000 \ 5906 \times 46.61 = .0275. \end{aligned}$$

The rate of interest is $4.25 + .0275 = 4.2775\%$.

We can check the result by seeing if—

$$\begin{aligned} \frac{i}{1 - v^{10}} &= \frac{.042775}{1 - v^{10}} = .125 \\ . \log .042775 &= 0.018 \ 1906 \\ 10 \log .042775 &= 0.181 \ 906 \\ 10 \log v &= \bar{1}.818 \ 094 = \log .65780 \\ \frac{i}{1 - v^{10}} &= \frac{.042775}{1 - .65780} = \frac{.042775}{.3422} = .125 \\ \text{or } .042 \ 775 \times 8 &= .3422. \end{aligned}$$

The factor—in this case 46.61—may be explained. It is the reciprocal of 8 times the difference between $\log \frac{1}{a_n^-}$ at $4\frac{1}{4}$ and $4\frac{3}{8}\%$.

$$\begin{aligned} \text{at } 4\frac{3}{8} \% \log \frac{1}{a_{10}^-} &= \bar{1}.099 \ 0010 \\ \text{at } 4\frac{1}{4} \% \quad , \quad &= \bar{1}.096 \ 3194 \\ \text{Difference} &= 0.002 \ 6816 \\ \text{Difference} \times 8 &= 0.021 \ 4528 \\ 1 \div .021 \ 4528 &= 46.61 = .125 \div 0.002 \ 6816. \\ (69) \end{aligned}$$

INTRODUCTION

The difference in $\log \frac{1}{a_{\bar{1}|i}}$ for $\frac{1}{8}\%$ is 0.0026816 and on the same basis 0.021 4528 for 1%.

If 1% gives a difference of 0.021 4528, a difference of 0.000 5906 gives a difference of $\frac{0.000\ 5906}{0.021\ 4528}$ in the rate: but multiplication is easier than division, so we use instead $0.000\ 5906 \times 46.61$.

Especially when the rates of interest tabulated differ by only $\frac{1}{8}\%$, no significant error results from using this method. It will frequently be sufficient to use only 2 figures of the factor and 5 figures of the log. The above example may be repeated.

$$\begin{aligned}\log \frac{1}{a_{\bar{1}|i}} &= \bar{1}.09691 \\ \log \frac{1}{a_{\bar{1}|i}} &= \bar{1}.09632 \text{ at } 4.25\% \\ 47 \times 0.00059 &= 0.02773 \\ 100 i &= 4.27773 \\ \text{error} &= 0.00002 \\ \text{true rate} &= 4.27775\end{aligned}$$

The 21 years' lease of a house at a clear rent of £100 per quarter was bought for £5,200. The rate of interest yielded was 1.24025% per quarter.

$$\begin{aligned}\log 100 &= 2.000\ 0000 \\ \log 5200 &= 3.716\ 0033 \\ \log \frac{1}{a_{\bar{84}|i}} &= \bar{2}.283\ 9967 \\ \log \frac{1}{a_{\bar{84}|i}} &= \bar{2}.266\ 3468 \text{ at } 1.125\% \text{ (p. 403)} \\ 6.53 \times 0.017\ 6499 &= 0.11525\% \\ \text{rate} &= 1.24025\%\end{aligned}$$

At this rate

$$\begin{aligned}100 a_{\bar{84}|i} &= \frac{1 - v^{84}}{0.0124025} = 5199.89 \\ \text{error} &= 0.11 \\ &= \frac{0.11}{5200.00}\end{aligned}$$

From p. 109 the present value of 100 per period for 84 periods at 1.25% is seen to be 5182.219. At a slightly lower rate the value is a little more.

THE RATE OF INTEREST IN ANNUITIES CERTAIN

An income of £100,000 a year for 100 years was bought for £2,000,000. The rate of interest was 4·9605 %.

$$\log 100,000 = 5\cdot000\ 0000$$

$$\log 2,000,000 = 6\cdot301\ 0300$$

$$\log \frac{1}{a_{100|}} = 2\cdot698\ 9700$$

$$\log \frac{1}{a_{100|}} = 2\cdot691\ 7111 \text{ at } 4\cdot875 \text{ (p. 411)}$$

$$11\cdot82 \times 0\cdot007\ 2589 = 0\cdot0858$$

$$\text{Rate per cent.} = 4\cdot9608$$

At 4·9608 %.

$$100,000 a_{100|} = 1,999,892$$

$$\text{error} = 108$$

$$\text{correct amount} = 2,000,000$$

At 4·9605 %.

$$100,000 a_{100|} = 2,000,008$$

$$\text{error} = 8$$

$$\text{correct amount} = 2,000,000$$

The error is only 0·0003 %.

If the present value of 1 per annum for 100 years is 61·40864, the rate of interest is $1\frac{1}{18}$ %.

$$\log 61\cdot40864 = 1\cdot788\ 2296$$

$$\log \frac{1}{a_{100|}} = 2\cdot211\ 7704$$

$$\log \frac{1}{a_{10|}} = 2\cdot200\ 4604 \text{ at } 1\cdot000 \text{ \% (p. 411)}$$

$$5\cdot56 \times 0\cdot011\ 3100 = 0\cdot06288$$

$$\text{Rate per cent.} = 1\cdot06288$$

$$\text{Correct per cent.} = 1\cdot06250$$

$$\text{Error per cent.} = 0\cdot00038$$

LOAN REPAYMENT SCHEDULES

When a loan is to be repaid by equal yearly, half-yearly, or quarterly payments, and part of each payment is used for interest and part applied to reduction of debt, it is convenient, and sometimes necessary, to prepare a schedule showing the way in which each payment is disposed of and the amount of the capital outstanding.

The payment, P , to discharge a loan of C in n periods and pay the interest upon it is found by dividing C by the present value of 1 per period. That is (see p. 14)—

$$P = \frac{C}{a_{\overline{n}|i}}$$

whence

$$Pa_{\overline{n}|i} = C$$

now $Pa_{\overline{n}|i} = P(v^1 + v^2 + v^3 + \dots + v^n) = C$ (see p. 13),

so Pv^n is the capital repaid in the n th period, and $Pv^n(1+i) = Pv^{n-1}$. Consequently we have only to multiply successively by $(1+i)$ to find the capital paid off in each period.

There are various ways of multiplying by $(1+i)$, some of which may be shown.

As a very simple example, we may take that an annual payment of £162.745 will repay a loan of £1,000 and the interest upon it in 10 years at 10% per annum.

$$P = \frac{1000}{a_{\overline{10}|10}} = \frac{1000}{6.14457} = 162.745 \text{ (p. 158),}$$

$$\text{or } P = 1000 \left(\frac{1}{S_{\overline{10}|10}} + i \right) = 1000(0.162745) = 162.745 \text{ (p. 184),}$$

$$\text{or } \log P = \log 1000 + \log \frac{1}{a_{\overline{10}|10}} = 2.2115087 = \log 162.745 \text{ (p. 306).}$$

In the first year, which is the tenth from maturity, the interest is 10% on £1,000 = 100. The capital repaid is $P - 100 = 62.745$.

When the rate of interest is 10% we can multiply by $(1+i)$ by adding $\frac{1}{10}$ each year, or can write the amount down at once by multiplying by 1.1.

LOAN REPAYMENT SCHEDULES

If the schedule is to be given in £ s. d. the working can be done in £ s. d., in which case $P = \text{£}162. 14s. 11d.$ It is here given in £ and in £ s. d.

Items.	Capital Repaid.	iPv^n .	Capital Repaid.	iPv^n .
	£	£	£ s. d.	£ s. d.
P	162.745	...	162 14 11	...
Ci	100.000	...	100 0 0	...
Pv^{10}	62.745	6.275	62 14 11	6 5 6
Pv^9	69.020	6.902	69 0 5	6 18 1
Pv^8	75.922	7.592	75 18 6	7 11 10
Pv^7	83.514	8.351	83 10 4	8 7 0
Pv^6	91.865	9.187	91 17 4	9 3 9
Pv^5	101.052	10.105	101 1 1	10 2 1
Pv^4	111.157	11.116	111 3 2	11 2 4
Pv^3	122.273	12.227	122 5 6	12 4 6
Pv^2	134.500	13.450	134 10 0	13 9 0
Pv^1	147.950	...	147 19 0	...
$Pa_{10} = C$	999.998	...	1000 0 3	...

The capital repaid is found by the addition of iPv^n .

The interest paid each year is the difference between the annual payment and the capital repaid.

The capital outstanding is found by successive deductions of the capital repaid.

INTRODUCTION

Having found the capital outstanding, the schedule is completed as follows :—

Year.	Interest.	Capital Repaid.	Capital Outstanding.
	£ s. d.	£ s. d.	£ s. d.
	...	...	1,000 0 0
1	100 0 0	62 14 11	937 5 1
2	93 14 6	69 0 5	868 4 8
3	86 16 5	75 18 6	792 6 2
4	79 4 7	83 10 4	708 15 10
5	70 17 7	91 17 4	616 18 6
6	61 13 10	101 1 1	515 17 5
7	51 11 9	111 3 2	404 14 3
8	40 9 6	122 5 5	282 8 10
9	28 5 0	134 9 11	147 18 11
10	14 16 0	147 18 11	...
	627 9 2	1,000 0 0	6,274 9 8
	Interest . . .	627 9 2	
	10 Payments =	1,627 9 2	

The sum of the capital outstanding is £6,274. 9s. 8d., upon which interest at 10% is £627. 9s.

This method can conveniently be adopted when we have simple rates of interest such as 2, 3, 4, 5, etc., or as $2\frac{1}{2}\%$, which is $\frac{1}{40}$ or 6d. in the pound, but when we have a more difficult rate of interest to deal with—such, for example, as $2\frac{3}{8}\%$ per period—and perhaps even in most cases, it is better to use logarithms.

In order to multiply by $(1+i)$, we simply add $\log(1+i)$ to the logarithm of the capital repaid in the previous period, and then take the natural number corresponding to the log.

Whatever process we adopt, it is desirable, as it always is in computing work, to use a method that makes each result depend upon all previous results, and to supply a check—say, every ten items—in order to make sure that there is no mistake, or, it may be, to make a slight adjustment in the figures.

LOAN REPAYMENT SCHEDULES

We may take as an example, a loan of £4,850 for forty half-years at $2\frac{3}{8}\%$ per half-year.

$$P = \frac{4850}{a_{40}^{-i}} \text{ which by logs is}$$

$$\begin{array}{rcl} \log C & 3\cdot685 & 7417 = \log 4850 \\ \log \frac{1}{a_{40}^{-i}} & \bar{2}\cdot591 & 0891 \text{ (p. 381)} \\ \hline \log P & 2\cdot276 & 8308 = \log 189\cdot16065 \\ -\text{co-log } a_{10}^{-i} & \bar{1}\cdot055 & 0801 \text{ (p. 366)} \\ \hline \log Pa_{10}^{-i} & 3\cdot221 & 7507 = \log 1666\cdot290 \\ -\log (1+i)^{10} & 0\cdot101 & 9391 \\ \hline \log P(a_{20}^{-i} - a_{10}^{-i}) & 3\cdot119 & 8116 = \log 1317\cdot685 \\ -\log (1+i)^{10} & 0\cdot101 & 9391 \\ \hline \log P(a_{30}^{-i} - a_{20}^{-i}) & 3\cdot017 & 8725 = \log 1042\cdot012 \\ -\log (1+i)^{10} & 0\cdot101 & 9391 \\ \hline -P(a_{40}^{-i} - a_{30}^{-i}) & 2\cdot915 & 9334 = \log 824\cdot012 \\ Pa_{40}^{-i} = C & = & 4849\cdot999 \end{array}$$

The capital repaid in 20 years is Pa_{20}^{-i} , and in 10 years is Pa_{10}^{-i} .
The difference is $P(a_{20}^{-i} - a_{10}^{-i}) = P\left(\frac{1-v^{20} - 1+v^{10}}{i}\right)$
 $= P\frac{(v^{10} - v^{20})}{i} = Pv^{10}\left(\frac{1-v^{10}}{i}\right) = Pv^{10}a_{10}^{-i}.$

Thus our check figures are :—

Periods from		Interest.	Capital Repaid.	n.	Capital Outstanding.
Start.	Maturity.				
...	...	£ s. d.	£ s. d.		£ s. d.
...	...	...	...	40	4,850 0 0
1 to 10	31 to 40	1,067 11 11	824 0 3	30	4,025 19 9
11 „ 20	21 „ 30	849 11 11	1,042 0 3	20	2,983 19 6
21 „ 30	11 „ 20	573 18 6	1,317 13 8	10	1,666 5 10
31 „ 40	1 „ 10	225 6 4	1,666 5 10	0	...

$$\begin{array}{rcl} \text{Interest} & . & . & . & . & \text{£}2,716 & 8 & 8 \\ \text{Capital repaid} & . & . & . & . & 4,850 & 0 & 0 \\ 40 P = 40 \times 189\cdot16065 = & & & & & \text{£}7,566 & 8 & 8 \end{array}$$

INTRODUCTION

It has been seen that the capital repaid in the n th period is Pv^n .

Beginning with the 40th year from maturity we want Pv^{40} , Pv^{39} , and so on. We find $\log Pv^{40}$ by subtracting

$$\begin{aligned}\log (1+i)^{40} &\text{ from } \log P, \text{ and} \\ \log Pv^{39} &= \log Pv^{40} + \log (1+i) \\ \log Pv^{38} &= \log Pv^{39} + \log (1+i)\end{aligned}$$

and so on to the end of the table.

The addition of $\log (1+i)$ is conveniently effected by writing it on a card, or slip of paper, and moving it down line by line. On a calculating machine the addition of $\log (1+i)$ is extremely easy and no logs need be written down, as the natural numbers can be found from the logs shown on the machine.

Five figure anti-logs are quite sufficient to use, and to correct the last place 5 is added in the 6th place.

The value of Pv^{40} can be found by deducting from the payment, P , the interest for 1 period on the original loan.

$$\begin{aligned}P &= 189.161 \\ 4850 \times .02375 &= 115.188 \\ Pv^{40} &= 73.973\end{aligned}$$

Thus we have :—

Items.	Logs.	Capital Repaid.	Year.
Correction.	50	...	...
$\log P$	2.27683 08	...	...
$-\log (1+i)^{40}$	0.40775 66	...	...
$\log Pv^{40}$	1.86907 92	£73.972	1
„ $(1+i)$	0.01019 39	...	...
$\log Pv^{39}$	1.87927 31	75.730	2
„ Pv^{38}	88946 70	77.528	3
„ Pv^{37}	89966 09	79.371	4
„ Pv^{36}	90985 48	81.255	5
$\log Pv^{35}$	1.92004 87	83.184	6
„ Pv^{34}	93024 26	85.161	7
„ Pv^{33}	94043 65	87.183	8
„ Pv^{32}	95063 04	89.254	9
„ Pv^{31}	96082 43	91.373	10
		£824.011	

LOAN REPAYMENT SCHEDULES

The schedule for the periods 1 to 10 from commencement or 40 to 31 from maturity is on p. 79.

Some computers may prefer to work the results in £ s. d., and if so, pounds can be converted into pence by adding log 240.

Then we have for the next 10 years :—

Items.	Logs.	Capital Repaid.	
		Pence.	£ s. d.
log Pv^{31} in £	1·96082 43	...	...
„ 240	2·38021 12	...	...
„ Pv^{31} in d.	4·34103 55	...	...
„ $(1+i)$	0·01019 39	...	...
„ Pv^{30}	4·35122 94	22,450	93 10 10
		<i>534</i>	<i>2 4 6</i>
„ Pv^{29}	36142 33	22,984	95 15 4
		<i>545</i>	<i>2 5 5</i>
„ Pv^{28}	37161 72	23,529	98 0 9
		<i>560</i>	<i>2 6 8</i>
„ Pv^{27}	38181 11	24,089	100 7 5
		<i>571</i>	<i>2 7 7</i>
„ Pv^{26}	39200 50	24,660	102 15 0
		<i>586</i>	<i>2 8 10</i>
log Pv^{25}	4·40219 89	25,246	105 3 10
		<i>600</i>	<i>2 10 0</i>
„ Pv^{24}	41239 28	25,846	107 13 10
		<i>613</i>	<i>2 11 1</i>
„ Pv^{23}	42258 67	26,459	110 4 11
		<i>629</i>	<i>2 12 5</i>
„ Pv^{22}	43278 06	27,088	112 17 4
		<i>643</i>	<i>2 13 7</i>
„ Pv^{21}	44297 45	27,731	115 10 11

Capital repaid 1,042 0 2

The check is 1,042 0 3

The pence can be converted directly into £ s. d. instead of the difference between the amounts being stated as in the tables.

In working, the figures in italics should, for convenience, be in red ink.

There may be some people who are not familiar with logarithms, who are unwilling to devote a few minutes to discovering how much

INTRODUCTION

time and trouble they save, and who prefer to use simple arithmetic. To such it may be suggested that $2\frac{3}{8}\%$ of Pv'' can be found by adding $\frac{1}{40}$, or 6*d.* in the £, and deducting $\frac{1}{20}$ of $\frac{Pv''}{40}$.

A kindred dodge can be found for almost any rate of interest.

The capital repaid shown in the last column is found as follows:—

	Per cent.	£ s. d.	£ s. d.
	...	...	<u>115 10 11</u>
Pv^{21}	$2\frac{1}{2}$ $-\frac{1}{8}$	+2 17 9 -0 2 11	 2 14 10 118 5 9
Pv^{20}	$2\frac{1}{2}$ $-\frac{1}{8}$	+2 19 2 -0 3 0	 2 16 2 121 1 11
Pv^{19}	$2\frac{1}{2}$ $\frac{1}{8}$	+3 0 7 -0 3 0	 2 17 7 123 19 6
Pv^{18}	$2\frac{1}{2}$ $\frac{1}{8}$	+3 2 0 -0 3 1	 2 18 11 126 18 5
Pv^{17}	$2\frac{1}{2}$ $\frac{1}{8}$	+3 3 6 -0 3 2	 3 0 4 129 18 9
Pv^{16}	$2\frac{1}{2}$ $\frac{1}{8}$	+3 5 0 -0 3 3	 3 1 9 133 0 6
Pv^{15}	$2\frac{1}{2}$ $\frac{1}{8}$	+3 6 6 -0 3 4	 3 3 2 136 3 8
Pv^{14}	$2\frac{1}{2}$ $\frac{1}{8}$	+3 8 1 -0 3 5	 3 4 8 139 8 4
Pv^{13}	$2\frac{1}{2}$ $\frac{1}{8}$	+3 9 9 -0 3 6	 3 6 3 142 14 7
Pv^{12}	$2\frac{1}{2}$ $\frac{1}{8}$	+3 11 4 -0 3 7	 3 7 9 146 2 4
Pv^{11}	...	...

Capital repaid 1,317 13 9

Check (p. 75) 1,317 13 8

LOAN REPAYMENT SCHEDULES

A complete schedule is appended. It was worked on a calculating machine by the addition of $\log (1+i)$, and the value of Pv^n was found in pence as in the above example for Pv^{30} to Pv^{21} .

The anti-logs were found direct from the machine, and nothing had to be written down but the required results.

Conversion of pence into £ s. d. was facilitated by the use of a multiplication table by 240.

SCHEDULE OF REPAYMENT OF £4,850 IN 40 HALF-YEARS
AT $2\frac{3}{8}\%$ PER HALF-YEAR. HALF-YEARLY PAYMENT,
£189. 3s. 3d.

Half Years from Date of Loan.	Interest.	Capital Repaid.	Capital Outstanding.
	£ s. d.	£ s. d.	£ s. d.
			4,850 0 0
1	115 3 9	73 19 6	4,776 0 6
2	113 8 8	75 14 7	4,700 5 11
3	111 12 8	77 10 7	4,622 15 4
4	109 15 10	79 7 5	4,543 7 11
5	107 18 2	81 5 1	4,462 2 10
6	105 19 7	83 3 8	4,378 19 2
7	104 0 0	85 3 3	4,293 15 11
8	101 19 7	87 3 8	4,206 12 3
9	99 18 2	89 5 1	4,117 7 2
10	97 15 9	91 7 6	4,025 19 8
	1,067 12 2	824 0 4	
11	95 12 5	93 10 10	3,932 8 10
12	93 7 11	95 15 4	3,836 13 6
13	91 2 6	98 0 9	3,738 12 9
14	88 15 10	100 7 5	3,638 5 4
15	86 8 3	102 15 0	3,535 10 4
16	83 19 5	105 3 10	3,430 6 6
17	81 9 5	107 13 10	3,322 12 8
18	78 18 4	110 4 11	3,212 7 9
19	76 5 11	112 17 4	3,099 10 5
20	73 12 4	115 10 11	2,983 19 6
	849 12 4	1,042 0 2	

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TABLE—(contd.).

Half-Years from Date of Loan.	Interest.	Capital Repaid.	Capital Outstanding
	£ s. d.	£ s. d.	£ s. d.
21	70 17 5	118 5 10	2,865 13 8
22	68 1 3	121 2 0	2,744 11 8
23	65 3 9	123 19 6	2,620 12 2
24	62 4 10	126 18 5	2,493 13 9
25	59 4 6	129 18 9	2,363 15 0
26	56 2 10	133 0 5	2,230 14 7
27	52 19 7	136 3 8	2,094 10 11
28	49 14 11	139 8 4	1,955 2 7
29	46 8 9	142 14 6	1,812 8 1
30	43 0 11	146 2 4	1,666 5 9
	573 18 9	1,317 13 9	
31	39 11 7	149 11 8	1,516 14 1
32	36 0 5	153 2 10	1,363 11 3
33	32 7 9	156 15 6	1,206 15 9
34	82 13 4	160 9 11	1,046 5 10
35	24 17 0	164 6 3	881 19 7
36	20 19 0	168 4 3	713 15 4
37	16 19 1	172 4 2	541 11 2
38	12 17 3	176 6 0	365 5 2
39	8 13 7	180 9 8	184 15 6
40	4 7 9	184 15 6	...
	225 6 9	1,666 5 9	
Totals -	2,716 10 0	4,850 0 0	
	Interest . .	2,716 10 0	
	40 P=	7,566 10 0	

COMPOUND INTEREST TABLES

AMOUNT AND PRESENT VALUE

OF

ONE POUND

AND

ONE POUND PER ANNUM

VALUES OF PERPETUITIES AND REVERSIONS
NOMINAL AND EFFECTIVE RATES OF INTEREST
MONEYLENDERS' TABLES

For explanation see pp. 1-28.

(81)

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase $1\frac{1}{2}\%$		Years' Purchase $1\frac{3}{4}\%$		Years' Purchase 2%		Years' Purchase $2\frac{1}{4}\%$		Years
$1\frac{1}{2}$	.496	$\frac{1}{2}$	.496	$\frac{1}{2}$	.495	$\frac{1}{2}$	.494	$\frac{1}{2}$	$1\frac{1}{2}$
1	.985	1	.983	1	.980	1	.978	1	1
$1\frac{1}{2}$	1.478	$1\frac{1}{2}$	1.474	$1\frac{1}{2}$	1.470	$1\frac{1}{2}$	1.467	$1\frac{1}{2}$	$1\frac{1}{2}$
2	1.956	2	1.949	2	1.942	2	1.934	2	2
$2\frac{1}{2}$	2.445	$2\frac{1}{2}$	2.436	$2\frac{1}{2}$	2.427	$2\frac{1}{2}$	2.418	$2\frac{1}{2}$	$2\frac{1}{2}$
3	2.912	3	2.898	3	2.884	3	2.870	3	3
$3\frac{1}{2}$	3.397	$3\frac{1}{2}$	3.381	$3\frac{1}{2}$	3.364	$3\frac{1}{2}$	3.348	$3\frac{1}{2}$	$3\frac{1}{2}$
4	3.854	4	3.831	4	3.808	4	3.785	4	4
$4\frac{1}{2}$	4.336	$4\frac{1}{2}$	4.309	$4\frac{1}{2}$	4.283	$4\frac{1}{2}$	4.257	$4\frac{1}{2}$	$4\frac{1}{2}$
5	4.783	5	4.748	5	4.713	5	4.679	5	5
$5\frac{1}{2}$	5.260	$5\frac{1}{2}$	5.222	$5\frac{1}{2}$	5.184	$5\frac{1}{2}$	5.146	$5\frac{1}{2}$	$5\frac{1}{2}$
6	5.697	6	5.649	6	5.601	6	5.554	6	6
$6\frac{1}{2}$	6.171	$6\frac{1}{2}$	6.119	$6\frac{1}{2}$	6.067	$6\frac{1}{2}$	6.016	$6\frac{1}{2}$	$6\frac{1}{2}$
7	6.598	7	6.535	7	6.472	7	6.410	7	7
$7\frac{1}{2}$	7.069	$7\frac{1}{2}$	7.000	$7\frac{1}{2}$	6.933	$7\frac{1}{2}$	6.866	$7\frac{1}{2}$	$7\frac{1}{2}$
8	7.486	8	7.405	8	7.325	8	7.247	8	8
$8\frac{1}{2}$	7.953	$8\frac{1}{2}$	7.866	$8\frac{1}{2}$	7.781	$8\frac{1}{2}$	7.697	$8\frac{1}{2}$	$8\frac{1}{2}$
9	8.361	9	8.260	9	8.162	9	8.066	9	9
$9\frac{1}{2}$	8.823	$9\frac{1}{2}$	8.717	$9\frac{1}{2}$	8.613	$9\frac{1}{2}$	8.510	$9\frac{1}{2}$	$9\frac{1}{2}$
10	9.222	10	9.101	10	8.983	10	8.866	10	10
$10\frac{1}{2}$	9.681	$10\frac{1}{2}$	9.554	$10\frac{1}{2}$	9.428	$10\frac{1}{2}$	9.306	$10\frac{1}{2}$	$10\frac{1}{2}$
11	10.071	11	9.927	11	9.787	11	9.649	11	11
$11\frac{1}{2}$	10.527	$11\frac{1}{2}$	10.376	$11\frac{1}{2}$	10.228	$11\frac{1}{2}$	10.083	$11\frac{1}{2}$	$11\frac{1}{2}$
12	10.908	12	10.740	12	10.575	12	10.415	12	12
$12\frac{1}{2}$	11.359	$12\frac{1}{2}$	11.184	$12\frac{1}{2}$	11.012	$12\frac{1}{2}$	10.843	$12\frac{1}{2}$	$12\frac{1}{2}$
13	11.732	13	11.538	13	11.348	13	11.164	13	13
$13\frac{1}{2}$	12.180	$13\frac{1}{2}$	11.977	$13\frac{1}{2}$	11.780	$13\frac{1}{2}$	11.587	$13\frac{1}{2}$	$13\frac{1}{2}$
14	12.543	14	12.322	14	12.106	14	11.896	14	14
$14\frac{1}{2}$	12.988	$14\frac{1}{2}$	12.758	$14\frac{1}{2}$	12.533	$14\frac{1}{2}$	12.314	$14\frac{1}{2}$	$14\frac{1}{2}$
15	13.343	15	13.093	15	12.849	15	12.612	15	15
$15\frac{1}{2}$	13.784	$15\frac{1}{2}$	13.524	$15\frac{1}{2}$	13.271	$15\frac{1}{2}$	13.025	$15\frac{1}{2}$	$15\frac{1}{2}$
16	14.131	16	13.851	16	13.578	16	13.313	16	16
$16\frac{1}{2}$	14.569	$16\frac{1}{2}$	14.278	$16\frac{1}{2}$	13.995	$16\frac{1}{2}$	13.720	$16\frac{1}{2}$	$16\frac{1}{2}$
17	14.908	17	14.595	17	14.292	17	13.998	17	17
$17\frac{1}{2}$	15.341	$17\frac{1}{2}$	15.018	$17\frac{1}{2}$	14.704	$17\frac{1}{2}$	14.400	$17\frac{1}{2}$	$17\frac{1}{2}$
18	15.673	18	15.327	18	14.992	18	14.668	18	18
$18\frac{1}{2}$	16.103	$18\frac{1}{2}$	15.746	$18\frac{1}{2}$	15.400	$18\frac{1}{2}$	15.064	$18\frac{1}{2}$	$18\frac{1}{2}$
19	16.426	19	16.046	19	15.678	19	15.323	19	19
$19\frac{1}{2}$	16.853	$19\frac{1}{2}$	16.461	$19\frac{1}{2}$	16.082	$19\frac{1}{2}$	15.715	$19\frac{1}{2}$	$19\frac{1}{2}$
20	17.169	20	16.753	20	16.351	20	15.964	20	20
$20\frac{1}{2}$	17.592	$20\frac{1}{2}$	17.163	$20\frac{1}{2}$	16.750	$20\frac{1}{2}$	16.350	$20\frac{1}{2}$	$20\frac{1}{2}$
21	17.900	21	17.448	21	17.011	21	16.590	21	21
$21\frac{1}{2}$	18.319	$21\frac{1}{2}$	17.854	$21\frac{1}{2}$	17.405	$21\frac{1}{2}$	16.972	$21\frac{1}{2}$	$21\frac{1}{2}$
22	18.621	22	18.130	22	17.658	22	17.203	22	22
$22\frac{1}{2}$	19.037	$22\frac{1}{2}$	18.533	$22\frac{1}{2}$	18.047	$22\frac{1}{2}$	17.580	$22\frac{1}{2}$	$22\frac{1}{2}$
23	19.331	23	18.801	23	18.292	23	17.803	23	23
$23\frac{1}{2}$	19.743	$23\frac{1}{2}$	19.200	$23\frac{1}{2}$	18.677	$23\frac{1}{2}$	18.174	$23\frac{1}{2}$	$23\frac{1}{2}$
24	20.030	24	19.461	24	18.914	24	18.389	24	24
$24\frac{1}{2}$	20.439	$24\frac{1}{2}$	19.855	$24\frac{1}{2}$	19.294	$24\frac{1}{2}$	18.755	$24\frac{1}{2}$	$24\frac{1}{2}$
25	20.720	25	20.109	25	19.523	25	18.962	25	25

For explanation see p. (13).

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase $1\frac{1}{2}\%$	Years' Purchase $1\frac{3}{4}\%$	Years' Purchase 2%	Years' Purchase $2\frac{1}{4}\%$	Years		
25 $\frac{1}{2}$	21'125	21	20'499	20 $\frac{1}{2}$	19'324	19 $\frac{1}{4}$	25 $\frac{1}{2}$
26	21'399	21 $\frac{1}{2}$	20'746	20 $\frac{3}{4}$	20'121	20	26
26 $\frac{1}{2}$	21'800	21 $\frac{3}{4}$	21'132	21	20'492	20 $\frac{1}{2}$	26 $\frac{1}{2}$
27	22'068	22	21'372	21 $\frac{1}{2}$	20'707	20 $\frac{3}{4}$	27
27 $\frac{1}{2}$	22'466	22 $\frac{1}{2}$	21'754	21 $\frac{3}{4}$	21'074	21	27 $\frac{1}{2}$
28	22'727	22 $\frac{3}{4}$	21'987	22	21'281	21 $\frac{1}{2}$	28
28 $\frac{1}{2}$	23'121	23	22'365	22 $\frac{1}{2}$	21'644	21 $\frac{3}{4}$	28 $\frac{1}{2}$
29	23'376	23 $\frac{1}{2}$	22'592	22 $\frac{3}{4}$	21'844	21 $\frac{1}{2}$	29
29 $\frac{1}{2}$	23'767	23 $\frac{3}{4}$	22'966	23	22'202	22 $\frac{1}{2}$	29 $\frac{1}{2}$
30	24'016	24	23'186	23 $\frac{1}{2}$	22'396	22 $\frac{3}{4}$	30
30 $\frac{1}{2}$	24'404	24 $\frac{1}{2}$	23'556	23 $\frac{3}{4}$	22'750	22 $\frac{1}{2}$	30 $\frac{1}{2}$
31	24'646	24 $\frac{3}{4}$	23'770	24	22'938	23	31
31 $\frac{1}{2}$	25'031	25	24'136	24 $\frac{1}{2}$	23'287	23 $\frac{1}{2}$	31 $\frac{1}{2}$
32	25'267	25 $\frac{1}{2}$	24'344	24 $\frac{3}{4}$	23'468	23 $\frac{3}{4}$	32
32 $\frac{1}{2}$	25'648	25 $\frac{3}{4}$	24'707	24 $\frac{1}{2}$	23'813	23 $\frac{1}{2}$	32 $\frac{1}{2}$
33	25'879	26	24'908	25	23'989	24	33
33 $\frac{1}{2}$	26'257	26 $\frac{1}{2}$	25'267	25 $\frac{1}{2}$	24'329	24 $\frac{1}{2}$	33 $\frac{1}{2}$
34	26'482	26 $\frac{3}{4}$	25'462	25 $\frac{3}{4}$	24'499	24 $\frac{3}{4}$	34
34 $\frac{1}{2}$	26'856	26 $\frac{1}{2}$	25'817	25 $\frac{1}{2}$	24'835	24 $\frac{1}{2}$	34 $\frac{1}{2}$
35	27'076	27	26'007	26	24'999	25	35
35 $\frac{1}{2}$	27'446	27 $\frac{1}{2}$	26'359	26 $\frac{1}{2}$	25'331	25 $\frac{1}{2}$	35 $\frac{1}{2}$
36	27'661	27 $\frac{3}{4}$	26'543	26 $\frac{3}{4}$	25'489	25 $\frac{3}{4}$	36
36 $\frac{1}{2}$	28'028	28	26'890	27	25'817	25 $\frac{1}{2}$	36 $\frac{1}{2}$
37	28'237	28 $\frac{1}{2}$	27'069	27 $\frac{1}{2}$	25'969	26	37
37 $\frac{1}{2}$	28'601	28 $\frac{3}{4}$	27'413	27 $\frac{3}{4}$	26'294	26 $\frac{1}{2}$	37 $\frac{1}{2}$
38	28'805	28 $\frac{1}{2}$	27'586	27 $\frac{1}{2}$	26'441	26 $\frac{3}{4}$	38
38 $\frac{1}{2}$	29'166	29	27'926	28	26'761	26 $\frac{1}{2}$	38 $\frac{1}{2}$
39	29'365	29 $\frac{1}{2}$	28'095	28 $\frac{1}{2}$	26'903	27	39
39 $\frac{1}{2}$	29'722	29 $\frac{3}{4}$	28'431	28 $\frac{3}{4}$	27'219	27 $\frac{1}{2}$	39 $\frac{1}{2}$
40	29'916	30	28'594	28 $\frac{1}{2}$	27'355	27 $\frac{3}{4}$	40
40 $\frac{1}{2}$	30'270	30 $\frac{1}{2}$	28'927	29	27'667	27 $\frac{1}{2}$	40 $\frac{1}{2}$
41	30'459	30 $\frac{3}{4}$	29'085	29 $\frac{1}{2}$	27'799	27 $\frac{3}{4}$	41
41 $\frac{1}{2}$	30'810	30 $\frac{1}{2}$	29'414	29 $\frac{3}{4}$	28'107	28	41 $\frac{1}{2}$
42	30'994	31	29'568	29 $\frac{1}{2}$	28'235	28 $\frac{1}{2}$	42
42 $\frac{1}{2}$	31'342	31 $\frac{1}{2}$	29'893	30	28'539	28 $\frac{3}{4}$	42 $\frac{1}{2}$
43	31'521	31 $\frac{3}{4}$	30'042	30 $\frac{1}{2}$	28'662	28 $\frac{1}{2}$	43
43 $\frac{1}{2}$	31'866	31 $\frac{1}{2}$	30'364	30 $\frac{3}{4}$	28'962	29	43 $\frac{1}{2}$
44	32'041	32	30'508	30 $\frac{1}{2}$	29'080	29 $\frac{1}{2}$	44
44 $\frac{1}{2}$	32'382	32 $\frac{1}{2}$	30'826	30 $\frac{3}{4}$	29'376	29 $\frac{3}{4}$	44 $\frac{1}{2}$
45	32'552	32 $\frac{3}{4}$	30'966	31	29'490	29 $\frac{1}{2}$	45
45 $\frac{1}{2}$	32'891	32 $\frac{1}{2}$	31'281	31 $\frac{1}{2}$	29'783	29 $\frac{3}{4}$	45 $\frac{1}{2}$
46	33'056	33	31'416	31 $\frac{3}{4}$	29'892	30	46
46 $\frac{1}{2}$	33'392	33 $\frac{1}{2}$	31'728	31 $\frac{1}{2}$	30'181	31 $\frac{1}{4}$	46 $\frac{1}{2}$
47	33'553	33 $\frac{3}{4}$	31'859	31 $\frac{3}{4}$	30'287	30 $\frac{3}{4}$	47
47 $\frac{1}{2}$	33'885	34	32'167	32 $\frac{1}{2}$	30'571	30 $\frac{1}{2}$	47 $\frac{1}{2}$
48	34'043	34 $\frac{1}{2}$	32'294	32 $\frac{3}{4}$	30'673	30 $\frac{3}{4}$	48
48 $\frac{1}{2}$	34'371	34 $\frac{3}{4}$	32'598	32 $\frac{1}{2}$	30'954	31	48 $\frac{1}{2}$
49	34'525	34 $\frac{1}{2}$	32'721	32 $\frac{3}{4}$	31'052	31	49
49 $\frac{1}{2}$	34'850	34 $\frac{3}{4}$	33'022	33	31'330	31 $\frac{1}{2}$	49 $\frac{1}{2}$
50	35'000	35	33'141	33 $\frac{1}{2}$	31'424	31 $\frac{1}{2}$	50

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money.

Years	Years' Purchase $1\frac{1}{2}\%$	Years' Purchase $1\frac{3}{4}\%$	Years' Purchase 2%	Years' Purchase $2\frac{1}{4}\%$	Years
51	35'468	35 $\frac{1}{2}$	33'554	33 $\frac{1}{2}$	51
52	35'929	36	33'960	34	52
53	36'383	36 $\frac{1}{2}$	34'358	34 $\frac{1}{4}$	53
54	36'831	36 $\frac{3}{4}$	34'750	34 $\frac{1}{2}$	54
55	37'271	37	35'135	35 $\frac{1}{4}$	55
56	37'706	37 $\frac{1}{4}$	35'514	35 $\frac{1}{2}$	56
57	38'134	38	35'886	36	57
58	38'556	38 $\frac{1}{2}$	36'252	36 $\frac{1}{4}$	58
59	38'971	39	36'611	36 $\frac{1}{2}$	59
60	39'380	39 $\frac{1}{2}$	36'964	37	60
61	39'784	39 $\frac{3}{4}$	37'311	37 $\frac{1}{4}$	61
62	40'181	40	37'652	37 $\frac{1}{2}$	62
63	40'572	40 $\frac{1}{2}$	37'987	38	63
64	40'958	41	38'317	38 $\frac{1}{4}$	64
65	41'338	41 $\frac{1}{4}$	38'641	38 $\frac{1}{2}$	65
66	41'712	41 $\frac{1}{2}$	38'959	39	66
67	42'081	42	39'272	39 $\frac{1}{4}$	67
68	42'444	42 $\frac{1}{2}$	39'579	39 $\frac{1}{2}$	68
69	42'802	42 $\frac{3}{4}$	39'881	40	69
70	43'155	43	40'178	40 $\frac{1}{4}$	70
71	43'502	43 $\frac{1}{2}$	40'470	40 $\frac{1}{2}$	71
72	43'845	43 $\frac{3}{4}$	40'756	40 $\frac{3}{4}$	72
73	44'182	44	41'038	41	73
74	44'514	44 $\frac{1}{4}$	41'315	41 $\frac{1}{4}$	74
75	44'842	44 $\frac{1}{2}$	41'587	41 $\frac{1}{2}$	75
76	45'164	45	41'855	41 $\frac{3}{4}$	76
77	45'482	45 $\frac{1}{4}$	42'118	42	77
78	45'795	45 $\frac{1}{2}$	42'376	42 $\frac{1}{4}$	78
79	46'103	46	42'630	42 $\frac{1}{2}$	79
80	46'407	46 $\frac{1}{2}$	42'880	43	80
81	46'707	46 $\frac{3}{4}$	43'125	43	81
82	47'002	47	43'366	43 $\frac{1}{4}$	82
83	47'292	47 $\frac{1}{4}$	43'603	43 $\frac{1}{2}$	83
84	47'579	47 $\frac{1}{2}$	43'836	43 $\frac{3}{4}$	84
85	47'861	47 $\frac{3}{4}$	44'065	44	85
86	48'139	48	44'290	44 $\frac{1}{4}$	86
87	48'412	48 $\frac{1}{4}$	44'511	44 $\frac{1}{2}$	87
88	48'682	48 $\frac{1}{2}$	44'728	44 $\frac{3}{4}$	88
89	48'948	49	44'942	45	89
90	49'210	49 $\frac{1}{4}$	45'152	45 $\frac{1}{2}$	90
91	49'468	49 $\frac{1}{2}$	45'358	45 $\frac{3}{4}$	91
92	49'722	49 $\frac{3}{4}$	45'561	46	92
93	49'972	50	45'760	46 $\frac{1}{4}$	93
94	50'219	50 $\frac{1}{4}$	45'956	46 $\frac{1}{2}$	94
95	50'462	50 $\frac{1}{2}$	46'148	46 $\frac{3}{4}$	95
96	50'702	50 $\frac{3}{4}$	46'337	47	96
97	50'938	51	46'523	47 $\frac{1}{4}$	97
98	51'170	51 $\frac{1}{4}$	46'706	47 $\frac{1}{2}$	98
99	51'399	51 $\frac{1}{2}$	46'885	47 $\frac{3}{4}$	99
100	51'625	51 $\frac{3}{4}$	47'061	48	100

For explanation see p. (13).

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase $2\frac{1}{2}$ 0/0	Years' Purchase $2\frac{3}{4}$ 0/0	Years' Purchase 3 0/0	Years' Purchase $3\frac{1}{2}$ 0/0	Years
$\frac{1}{2}$	.494	.493	.493	.491	$\frac{1}{2}$
1	.976	.973	.971	.966	1
$1\frac{1}{2}$	1.463	1.460	1.456	1.449	$1\frac{1}{2}$
2	1.927	1.920	1.913	1.900	2
$2\frac{1}{2}$	2.409	2.400	2.391	2.374	$2\frac{1}{2}$
3	2.856	2.842	2.829	2.802	3
$3\frac{1}{2}$	3.331	3.315	3.299	3.267	$3\frac{1}{2}$
4	3.762	3.739	3.717	3.673	4
$4\frac{1}{2}$	4.231	4.206	4.180	4.130	$4\frac{1}{2}$
5	4.646	4.613	4.580	4.515	5
$5\frac{1}{2}$	5.109	5.072	5.036	4.964	$5\frac{1}{2}$
6	5.508	5.462	5.417	5.329	6
$6\frac{1}{2}$	5.965	5.915	5.866	5.769	$6\frac{1}{2}$
7	6.349	6.289	6.230	6.115	7
$7\frac{1}{2}$	6.800	6.736	6.672	6.546	$7\frac{1}{2}$
8	7.170	7.094	7.020	6.874	8
$8\frac{1}{2}$	7.615	7.534	7.454	7.298	$8\frac{1}{2}$
9	7.971	7.878	7.786	7.608	9
$9\frac{1}{2}$	8.410	8.311	8.213	8.023	$9\frac{1}{2}$
10	8.752	8.640	8.530	8.317	10
$10\frac{1}{2}$	9.185	9.066	8.950	8.724	$10\frac{1}{2}$
11	9.514	9.382	9.253	9.002	11
$11\frac{1}{2}$	9.941	9.802	9.665	9.401	$11\frac{1}{2}$
12	10.258	10.104	9.954	9.663	12
$12\frac{1}{2}$	10.679	10.518	10.360	10.054	$12\frac{1}{2}$
13	10.983	10.807	10.635	10.303	13
$13\frac{1}{2}$	11.398	11.214	11.034	10.686	$13\frac{1}{2}$
14	11.691	11.491	11.296	10.921	14
$14\frac{1}{2}$	12.100	11.891	11.688	11.296	$14\frac{1}{2}$
15	12.381	12.157	11.938	11.517	15
$15\frac{1}{2}$	12.785	12.551	12.323	11.885	$15\frac{1}{2}$
16	13.055	12.805	12.561	12.094	16
$16\frac{1}{2}$	13.452	13.192	12.939	12.454	$16\frac{1}{2}$
17	13.712	13.435	13.166	12.651	17
$17\frac{1}{2}$	14.104	13.817	13.538	13.004	$17\frac{1}{2}$
18	14.353	14.049	13.754	13.190	18
$18\frac{1}{2}$	14.739	14.424	14.119	13.535	$18\frac{1}{2}$
19	14.979	14.646	14.324	13.710	19
$19\frac{1}{2}$	15.359	15.015	14.682	14.047	$19\frac{1}{2}$
20	15.589	15.227	14.877	14.212	20
$20\frac{1}{2}$	15.964	15.591	15.229	14.543	$20\frac{1}{2}$
21	16.185	15.793	15.415	14.698	21
$21\frac{1}{2}$	16.554	16.150	15.761	15.021	$21\frac{1}{2}$
22	16.765	16.344	15.937	15.167	22
$22\frac{1}{2}$	17.129	16.695	16.276	15.483	$22\frac{1}{2}$
23	17.332	16.879	16.444	15.620	23
$23\frac{1}{2}$	17.690	17.225	16.777	15.929	$23\frac{1}{2}$
24	17.885	17.401	16.936	16.058	24
$24\frac{1}{2}$	18.238	17.740	17.262	16.361	$24\frac{1}{2}$
25	18.424	17.908	17.413	16.482	25

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase $2\frac{1}{2}\%$	Years' Purchase $2\frac{3}{4}\%$	Years' Purchase 3%	Years' Purchase $3\frac{1}{2}\%$	Years
25 $\frac{1}{2}$	18.772	18 $\frac{3}{4}$	17.734	17 $\frac{3}{4}$	25 $\frac{1}{2}$
26	18.951	19	17.877	18	26
26 $\frac{1}{2}$	19.293	19 $\frac{1}{4}$	18.192	18 $\frac{1}{4}$	26 $\frac{1}{2}$
27	19.464	19 $\frac{1}{2}$	18.327	18 $\frac{1}{2}$	27
27 $\frac{1}{2}$	19.801	19 $\frac{3}{4}$	18.636	18 $\frac{3}{4}$	27 $\frac{1}{2}$
28	19.965	20	18.764	18 $\frac{3}{4}$	28
28 $\frac{1}{2}$	20.297	20 $\frac{1}{4}$	19.067	19	28 $\frac{1}{2}$
29	20.454	20 $\frac{1}{2}$	19.188	19 $\frac{1}{2}$	29
29 $\frac{1}{2}$	20.780	20 $\frac{3}{4}$	19.485	19 $\frac{3}{4}$	29 $\frac{1}{2}$
30	20.930	21	19.600	19 $\frac{3}{4}$	30
30 $\frac{1}{2}$	21.252	21 $\frac{1}{4}$	19.892	20	30 $\frac{1}{2}$
31	21.395	21 $\frac{1}{2}$	20.000	20	31
31 $\frac{1}{2}$	21.712	21 $\frac{3}{4}$	20.286	20 $\frac{1}{2}$	31 $\frac{1}{2}$
32	21.849	21 $\frac{3}{4}$	20.389	20 $\frac{1}{2}$	32
32 $\frac{1}{2}$	22.160	22	20.669	20 $\frac{3}{4}$	32 $\frac{1}{2}$
33	22.292	22 $\frac{1}{4}$	20.766	20 $\frac{3}{4}$	33
33 $\frac{1}{2}$	22.598	22 $\frac{1}{2}$	21.040	21	33 $\frac{1}{2}$
34	22.724	22 $\frac{3}{4}$	21.132	21 $\frac{1}{4}$	34
34 $\frac{1}{2}$	23.025	23	21.401	21 $\frac{1}{2}$	34 $\frac{1}{2}$
35	23.145	23 $\frac{1}{4}$	21.487	21 $\frac{1}{2}$	35
35 $\frac{1}{2}$	23.442	23 $\frac{1}{2}$	21.751	21 $\frac{3}{4}$	35 $\frac{1}{2}$
36	23.556	23 $\frac{3}{4}$	21.832	21 $\frac{3}{4}$	36
36 $\frac{1}{2}$	23.848	24	22.091	22	36 $\frac{1}{2}$
37	23.957	24 $\frac{1}{4}$	22.167	22 $\frac{1}{4}$	37
37 $\frac{1}{2}$	24.244	24 $\frac{1}{2}$	22.421	22 $\frac{1}{2}$	37 $\frac{1}{2}$
38	24.349	24 $\frac{3}{4}$	22.492	22 $\frac{1}{2}$	38
38 $\frac{1}{2}$	24.631	24 $\frac{3}{4}$	22.741	22 $\frac{3}{4}$	38 $\frac{1}{2}$
39	24.730	24 $\frac{3}{4}$	22.808	22 $\frac{3}{4}$	39
39 $\frac{1}{2}$	25.008	25	23.052	23	39 $\frac{1}{2}$
40	25.103	25 $\frac{1}{4}$	23.115	23	40
40 $\frac{1}{2}$	25.376	25 $\frac{1}{2}$	23.353	23 $\frac{1}{2}$	40 $\frac{1}{2}$
41	25.466	25 $\frac{1}{2}$	23.412	23 $\frac{1}{2}$	41
41 $\frac{1}{2}$	25.735	25 $\frac{3}{4}$	23.646	23 $\frac{3}{4}$	41 $\frac{1}{2}$
42	25.821	25 $\frac{3}{4}$	23.701	23 $\frac{3}{4}$	42
42 $\frac{1}{2}$	26.085	26	23.930	24	42 $\frac{1}{2}$
43	26.166	26 $\frac{1}{4}$	23.982	24	43
43 $\frac{1}{2}$	26.426	26 $\frac{1}{2}$	24.206	24 $\frac{1}{4}$	43 $\frac{1}{2}$
44	26.504	26 $\frac{1}{2}$	24.254	24 $\frac{1}{4}$	44
44 $\frac{1}{2}$	26.760	26 $\frac{3}{4}$	24.474	24 $\frac{1}{2}$	44 $\frac{1}{2}$
45	26.833	26 $\frac{3}{4}$	24.519	24 $\frac{1}{2}$	45
45 $\frac{1}{2}$	27.084	27	24.734	24 $\frac{3}{4}$	45 $\frac{1}{2}$
46	27.154	27 $\frac{1}{4}$	24.775	24 $\frac{3}{4}$	46
46 $\frac{1}{2}$	27.401	27 $\frac{1}{2}$	24.986	25	46 $\frac{1}{2}$
47	27.467	27 $\frac{1}{2}$	25.025	25	47
47 $\frac{1}{2}$	27.711	27 $\frac{3}{4}$	25.231	25 $\frac{1}{4}$	47 $\frac{1}{2}$
48	27.773	27 $\frac{3}{4}$	25.267	25 $\frac{1}{4}$	48
48 $\frac{1}{2}$	28.012	28	25.469	25 $\frac{1}{2}$	48 $\frac{1}{2}$
49	28.071	28	25.502	25 $\frac{1}{2}$	49
49 $\frac{1}{2}$	28.306	28 $\frac{1}{4}$	25.700	25 $\frac{3}{4}$	49 $\frac{1}{2}$
50	28.362	28 $\frac{1}{2}$	25.730	25 $\frac{3}{4}$	50

For explanation see p. (13).

"COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money.

Years	Years' Purchase $2\frac{1}{2}\%$	Years' Purchase $2\frac{3}{4}\%$	Years' Purchase 3%	Years' Purchase $3\frac{1}{2}\%$	Years
51	28'646	28' $\frac{3}{4}$	27'248	27' $\frac{1}{4}$	51
52	28'923	29	27'492	27' $\frac{1}{2}$	52
53	29'193	29' $\frac{1}{4}$	27'729	27' $\frac{3}{4}$	53
54	29'457	29' $\frac{1}{2}$	27'960	28	54
55	29'714	29' $\frac{3}{4}$	28'185	28' $\frac{1}{4}$	55
56	29'965	30	28'404	28' $\frac{1}{2}$	56
57	30'210	30' $\frac{1}{4}$	28'617	28' $\frac{3}{4}$	57
58	30'448	30' $\frac{1}{2}$	28'825	28' $\frac{3}{4}$	58
59	30'681	30' $\frac{3}{4}$	29'026	29	59
60	30'909	31	29'223	29' $\frac{1}{4}$	60
61	31'130	31' $\frac{1}{4}$	29'414	29' $\frac{1}{2}$	61
62	31'347	31' $\frac{1}{2}$	29'600	29' $\frac{3}{4}$	62
63	31'558	31' $\frac{3}{4}$	29'781	29	63
64	31'764	31' $\frac{3}{4}$	29'957	30	64
65	31'965	32	30'128	30' $\frac{1}{4}$	65
66	32'161	32' $\frac{1}{4}$	30'295	30' $\frac{1}{2}$	66
67	32'352	32' $\frac{1}{2}$	30'458	30' $\frac{3}{4}$	67
68	32'538	32' $\frac{3}{4}$	30'616	30' $\frac{3}{4}$	68
69	32'720	32	30'770	30' $\frac{3}{4}$	69
70	32'898	33	30'919	31	70
71	33'071	33	31'065	31	71
72	33'240	33' $\frac{1}{4}$	31'207	31' $\frac{1}{4}$	72
73	33'405	33' $\frac{1}{2}$	31'345	31' $\frac{1}{2}$	73
74	33'566	33' $\frac{3}{4}$	31'479	31' $\frac{3}{4}$	74
75	33'723	33	31'610	31' $\frac{1}{2}$	75
76	33'876	34	31'737	31' $\frac{3}{4}$	76
77	34'025	34	31'861	31' $\frac{3}{4}$	77
78	34'171	34' $\frac{1}{4}$	31'982	32	78
79	34'313	34' $\frac{1}{2}$	32'099	32	79
80	34'452	34' $\frac{3}{4}$	32'213	32' $\frac{1}{4}$	80
81	34'587	34' $\frac{3}{4}$	32'324	32' $\frac{1}{2}$	81
82	34'719	34' $\frac{3}{4}$	32'432	32' $\frac{1}{2}$	82
83	34'848	34	32'537	32' $\frac{1}{2}$	83
84	34'974	35	32'640	32' $\frac{3}{4}$	84
85	35'096	35	32'739	32' $\frac{3}{4}$	85
86	35'216	35' $\frac{1}{4}$	32'836	32' $\frac{3}{4}$	86
87	35'333	35' $\frac{1}{2}$	32'931	33	87
88	35'446	35' $\frac{3}{4}$	33'023	33	88
89	35'557	35	33'112	33	89
90	35'666	35' $\frac{1}{4}$	33'199	33' $\frac{1}{4}$	90
91	35'771	35' $\frac{1}{2}$	33'284	33' $\frac{1}{2}$	91
92	35'875	35' $\frac{3}{4}$	33'366	33' $\frac{3}{4}$	92
93	35'975	36	33'447	33' $\frac{3}{4}$	93
94	36'073	36	33'525	33' $\frac{3}{4}$	94
95	36'169	36' $\frac{1}{4}$	33'601	33' $\frac{3}{4}$	95
96	36'263	36' $\frac{1}{2}$	33'675	33' $\frac{3}{4}$	96
97	36'354	36' $\frac{3}{4}$	33'746	33' $\frac{3}{4}$	97
98	36'443	36	33'817	33' $\frac{3}{4}$	98
99	36'529	36' $\frac{1}{2}$	33'885	34	99
100	36'614	36' $\frac{3}{4}$	33'951	34	100

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase 4 0%	Years' Purchase $4\frac{1}{2}$ 0%	Years' Purchase 5 0%	Years' Purchase 6 0%	Years
$\frac{1}{2}$	.490	$\frac{1}{2}$	.489	$\frac{1}{2}$	$\frac{1}{2}$
1	.962	1	.957	1	1
$1\frac{1}{2}$	1.442	$1\frac{1}{2}$	1.435	$1\frac{1}{2}$	$1\frac{1}{2}$
2	1.886	2	1.873	2	2
$2\frac{1}{2}$	2.357	$2\frac{1}{2}$	2.340	$2\frac{1}{2}$	$2\frac{1}{2}$
3	2.775	$2\frac{3}{4}$	2.749	$2\frac{3}{4}$	3
$3\frac{1}{2}$	3.236	$3\frac{1}{4}$	3.205	$3\frac{1}{4}$	$3\frac{1}{2}$
4	3.630	$3\frac{1}{2}$	3.588	$3\frac{1}{2}$	4
$4\frac{1}{2}$	4.081	4	4.033	4	$4\frac{1}{2}$
5	4.452	$4\frac{1}{2}$	4.390	$4\frac{1}{2}$	5
$5\frac{1}{2}$	4.893	5	4.825	5	$5\frac{1}{2}$
6	5.242	$5\frac{1}{4}$	5.158	$5\frac{1}{4}$	6
$6\frac{1}{2}$	5.674	$5\frac{1}{2}$	5.582	$5\frac{1}{2}$	$6\frac{1}{2}$
7	6.002	6	5.893	6	7
$7\frac{1}{2}$	6.425	$6\frac{1}{2}$	6.306	$6\frac{1}{2}$	$7\frac{1}{2}$
8	6.733	$6\frac{3}{4}$	6.596	$6\frac{3}{4}$	8
$8\frac{1}{2}$	7.146	$7\frac{1}{4}$	6.999	$7\frac{1}{4}$	$8\frac{1}{2}$
9	7.435	$7\frac{1}{2}$	7.269	$7\frac{1}{2}$	9
$9\frac{1}{2}$	7.839	$7\frac{3}{4}$	7.661	$7\frac{3}{4}$	$9\frac{1}{2}$
10	8.111	8	7.913	8	10
$10\frac{1}{2}$	8.506	$8\frac{1}{2}$	8.295	$8\frac{1}{2}$	$10\frac{1}{2}$
11	8.760	$8\frac{3}{4}$	8.529	$8\frac{3}{4}$	11
$11\frac{1}{2}$	9.146	9	8.901	9	$11\frac{1}{2}$
12	9.385	$9\frac{1}{4}$	9.119	$9\frac{1}{4}$	12
$12\frac{1}{2}$	9.762	$9\frac{1}{2}$	9.481	$9\frac{1}{2}$	$12\frac{1}{2}$
13	9.986	10	9.683	10	13
$13\frac{1}{2}$	10.353	$10\frac{1}{4}$	10.036	$10\frac{1}{4}$	$13\frac{1}{2}$
14	10.563	$10\frac{1}{2}$	10.223	$10\frac{1}{2}$	14
$14\frac{1}{2}$	10.922	11	10.566	11	$14\frac{1}{2}$
15	11.118	$11\frac{1}{4}$	10.740	$11\frac{1}{4}$	15
$15\frac{1}{2}$	11.469	$11\frac{1}{2}$	11.074	$11\frac{1}{2}$	$15\frac{1}{2}$
16	11.652	$11\frac{3}{4}$	11.234	$11\frac{3}{4}$	16
$16\frac{1}{2}$	11.994	12	11.559	12	$16\frac{1}{2}$
17	12.166	$12\frac{1}{4}$	11.707	$12\frac{1}{4}$	17
$17\frac{1}{2}$	12.499	$12\frac{1}{2}$	12.023	$12\frac{1}{2}$	$17\frac{1}{2}$
18	12.659	$12\frac{3}{4}$	12.160	$12\frac{3}{4}$	18
$18\frac{1}{2}$	12.985	13	12.467	13	$18\frac{1}{2}$
19	13.134	$13\frac{1}{4}$	12.593	$13\frac{1}{4}$	19
$19\frac{1}{2}$	13.451	$13\frac{1}{2}$	12.891	$13\frac{1}{2}$	$19\frac{1}{2}$
20	13.590	$13\frac{3}{4}$	13.008	$13\frac{3}{4}$	20
$20\frac{1}{2}$	13.900	14	13.298	14	$20\frac{1}{2}$
21	14.029	$14\frac{1}{4}$	13.405	$14\frac{1}{4}$	21
$21\frac{1}{2}$	14.331	$14\frac{1}{2}$	13.686	$14\frac{1}{2}$	$21\frac{1}{2}$
22	14.451	$14\frac{3}{4}$	13.784	$14\frac{3}{4}$	22
$22\frac{1}{2}$	14.745	$14\frac{1}{2}$	14.058	$14\frac{1}{2}$	$22\frac{1}{2}$
23	14.857	$14\frac{3}{4}$	14.148	$14\frac{3}{4}$	23
$23\frac{1}{2}$	15.143	15	14.413	15	$23\frac{1}{2}$
24	15.247	$15\frac{1}{4}$	14.495	$15\frac{1}{4}$	24
$24\frac{1}{2}$	15.526	$15\frac{1}{2}$	14.753	$15\frac{1}{2}$	$24\frac{1}{2}$
25	15.622	$15\frac{3}{4}$	14.828	$15\frac{3}{4}$	25

For explanation see p. (13).

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase 4 0%	Years' Purchase 4 $\frac{1}{2}$ 0%	Years' Purchase 5 0%	Years' Purchase 6 0%	Years
25 $\frac{1}{2}$	15.894	16	15.078	15	14.323
26	15.983	16	15.147	15 $\frac{1}{4}$	14.375
26 $\frac{1}{2}$	16.248	16 $\frac{1}{4}$	15.389	15 $\frac{1}{2}$	14.597
27	16.330	16 $\frac{1}{2}$	15.451	15 $\frac{3}{4}$	14.643
27 $\frac{1}{2}$	16.587	16 $\frac{3}{4}$	15.686	16	14.857
28	16.663	17	15.743	16 $\frac{1}{4}$	14.898
28 $\frac{1}{2}$	16.914	17 $\frac{1}{4}$	15.971	16 $\frac{1}{2}$	15.105
29	16.984	17 $\frac{1}{2}$	16.022	16 $\frac{3}{4}$	15.141
29 $\frac{1}{2}$	17.228	17 $\frac{3}{4}$	16.243	17	15.341
30	17.292	18	16.289	17 $\frac{1}{4}$	15.372
30 $\frac{1}{2}$	17.530	18 $\frac{1}{4}$	16.503	17 $\frac{1}{2}$	15.565
31	17.588	18 $\frac{1}{2}$	16.544	17 $\frac{3}{4}$	15.593
31 $\frac{1}{2}$	17.820	18 $\frac{3}{4}$	16.752	18	15.779
32	17.874	19	16.789	18 $\frac{1}{4}$	15.803
32 $\frac{1}{2}$	18.099	19 $\frac{1}{4}$	16.990	18 $\frac{1}{2}$	15.982
33	18.148	19 $\frac{1}{2}$	17.023	18 $\frac{3}{4}$	16.003
33 $\frac{1}{2}$	18.367	19 $\frac{3}{4}$	17.218	19	16.176
34	18.411	20	17.247	19 $\frac{1}{4}$	16.193
34 $\frac{1}{2}$	18.624	20 $\frac{1}{4}$	17.436	19 $\frac{1}{2}$	16.360
35	18.665	20 $\frac{1}{2}$	17.461	19 $\frac{3}{4}$	16.374
35 $\frac{1}{2}$	18.872	20 $\frac{3}{4}$	17.644	20	16.536
36	18.908	21	17.666	20 $\frac{1}{4}$	16.547
36 $\frac{1}{2}$	19.110	21 $\frac{1}{4}$	17.843	20 $\frac{1}{2}$	16.702
37	19.143	21 $\frac{1}{2}$	17.862	20 $\frac{3}{4}$	16.711
37 $\frac{1}{2}$	19.339	21 $\frac{3}{4}$	18.034	21	16.861
38	19.368	22	18.050	21 $\frac{1}{4}$	16.868
38 $\frac{1}{2}$	19.558	22 $\frac{1}{4}$	18.216	21 $\frac{1}{2}$	17.013
39	19.584	22 $\frac{1}{2}$	18.230	21 $\frac{3}{4}$	17.017
39 $\frac{1}{2}$	19.770	22 $\frac{3}{4}$	18.391	22	17.157
40	19.793	23	18.402	22 $\frac{1}{4}$	17.159
40 $\frac{1}{2}$	19.973	23 $\frac{1}{4}$	18.557	22 $\frac{1}{2}$	17.294
41	19.993	23 $\frac{1}{2}$	18.566	22 $\frac{3}{4}$	17.294
41 $\frac{1}{2}$	20.168	23 $\frac{3}{4}$	18.717	23	17.424
42	20.186	24	18.724	23 $\frac{1}{4}$	17.423
42 $\frac{1}{2}$	20.356	24 $\frac{1}{4}$	18.869	23 $\frac{1}{2}$	17.548
43	20.371	24 $\frac{1}{2}$	18.874	23 $\frac{3}{4}$	17.546
43 $\frac{1}{2}$	20.536	24 $\frac{3}{4}$	19.015	24	17.666
44	20.549	25	19.018	24 $\frac{1}{4}$	17.663
44 $\frac{1}{2}$	20.709	25 $\frac{1}{4}$	19.155	24 $\frac{1}{2}$	17.779
45	20.720	25 $\frac{1}{2}$	19.156	24 $\frac{3}{4}$	17.774
45 $\frac{1}{2}$	20.876	25 $\frac{3}{4}$	19.288	25	17.886
46	20.885	26	19.288	25 $\frac{1}{4}$	17.880
46 $\frac{1}{2}$	21.036	26 $\frac{1}{4}$	19.416	25 $\frac{1}{2}$	17.988
47	21.043	26 $\frac{1}{2}$	19.415	25 $\frac{3}{4}$	17.981
47 $\frac{1}{2}$	21.190	26 $\frac{3}{4}$	19.538	26	18.085
48	21.195	27	19.536	26 $\frac{1}{4}$	18.077
48 $\frac{1}{2}$	21.338	27 $\frac{1}{4}$	19.655	26 $\frac{1}{2}$	18.177
49	21.341	27 $\frac{1}{2}$	19.651	26 $\frac{3}{4}$	18.169
49 $\frac{1}{2}$	21.480	27 $\frac{3}{4}$	19.767	27	18.265
50	21.482	28	19.762	27 $\frac{1}{4}$	18.256

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money.

Years	Years' Purchase	4 %	Years' Purchase	$4\frac{1}{2}$ %	Years' Purchase	5 %	Years' Purchase	6 %	Years
51	21·617	$21\frac{1}{20}$	19·868	$19\frac{3}{4}$	18·339	$18\frac{1}{2}$	15·813	$15\frac{3}{4}$	51
52	21·748	$21\frac{1}{10}$	19·969	20	18·418	$18\frac{1}{2}$	15·861	$15\frac{1}{2}$	52
53	21·873	$21\frac{1}{5}$	20·066	20	18·493	$18\frac{1}{2}$	15·907	16	53
54	21·993	22	20·159	$20\frac{1}{4}$	18·565	$18\frac{1}{2}$	15·950	16	54
55	22·109	22	20·248	$20\frac{1}{2}$	18·633	$18\frac{1}{2}$	15·991	16	55
56	22·220	$22\frac{1}{4}$	20·333	$20\frac{1}{4}$	18·699	$18\frac{3}{4}$	16·029	16	56
57	22·327	$22\frac{1}{2}$	20·414	$20\frac{1}{2}$	18·761	$18\frac{3}{4}$	16·065	16	57
58	22·430	$22\frac{1}{2}$	20·492	$20\frac{1}{2}$	18·820	$18\frac{3}{4}$	16·099	16	58
59	22·528	$22\frac{1}{2}$	20·567	$20\frac{1}{2}$	18·876	19	16·131	$16\frac{1}{4}$	59
60	22·623	$22\frac{1}{2}$	20·638	$20\frac{1}{2}$	18·929	19	16·161	$16\frac{1}{4}$	60
61	22·715	$22\frac{3}{4}$	20·706	$20\frac{3}{4}$	18·980	19	16·190	$16\frac{1}{4}$	61
62	22·803	$22\frac{3}{4}$	20·772	$20\frac{3}{4}$	19·029	19	16·217	$16\frac{1}{4}$	62
63	22·887	23	20·834	$20\frac{3}{4}$	19·075	19	16·242	16	63
64	22·969	23	20·894	21	19·119	19	16·266	16	64
65	23·047	23	20·951	21	19·161	$19\frac{1}{4}$	16·289	$16\frac{1}{4}$	65
66	23·122	23	21·006	21	19·201	$19\frac{1}{4}$	16·310	$16\frac{1}{4}$	66
67	23·194	$23\frac{1}{4}$	21·058	21	19·239	$19\frac{1}{4}$	16·331	$16\frac{1}{4}$	67
68	23·264	$23\frac{1}{4}$	21·108	21	19·275	19	16·350	$16\frac{1}{4}$	68
69	23·330	$23\frac{1}{2}$	21·156	$21\frac{1}{2}$	19·310	$19\frac{1}{2}$	16·368	$16\frac{1}{2}$	69
70	23·395	$23\frac{1}{2}$	21·202	$21\frac{1}{2}$	19·343	$19\frac{1}{2}$	16·385	$16\frac{1}{2}$	70
71	23·456	$23\frac{1}{2}$	21·246	$21\frac{1}{2}$	19·374	$19\frac{1}{2}$	16·401	$16\frac{1}{2}$	71
72	23·516	$23\frac{1}{2}$	21·288	$21\frac{1}{2}$	19·404	$19\frac{1}{2}$	16·412	$16\frac{1}{2}$	72
73	23·573	$23\frac{1}{2}$	21·328	$21\frac{1}{2}$	19·432	$19\frac{1}{2}$	16·430	$16\frac{1}{2}$	73
74	23·628	$23\frac{3}{4}$	21·367	$21\frac{1}{4}$	19·459	$19\frac{1}{2}$	16·443	$16\frac{1}{2}$	74
75	23·680	$23\frac{3}{4}$	21·404	$21\frac{1}{2}$	19·485	$19\frac{1}{2}$	16·456	$16\frac{1}{2}$	75
76	23·731	$23\frac{3}{4}$	21·439	$21\frac{1}{2}$	19·509	$19\frac{1}{2}$	16·468	$16\frac{1}{2}$	76
77	23·780	$23\frac{3}{4}$	21·473	$21\frac{1}{2}$	19·533	$19\frac{1}{2}$	16·479	$16\frac{1}{2}$	77
78	23·827	$23\frac{1}{2}$	21·505	$21\frac{1}{2}$	19·555	$19\frac{1}{2}$	16·490	16	78
79	23·872	$23\frac{3}{4}$	21·536	$21\frac{1}{2}$	19·576	$19\frac{1}{2}$	16·500	$16\frac{1}{2}$	79
80	23·915	24	21·565	$21\frac{1}{2}$	19·596	$19\frac{1}{2}$	16·509	$16\frac{1}{2}$	80
81	23·957	24	21·594	$21\frac{1}{2}$	19·616	$19\frac{1}{2}$	16·518	$16\frac{1}{2}$	81
82	23·997	24	21·621	$21\frac{1}{2}$	19·634	$19\frac{1}{2}$	16·526	$16\frac{1}{2}$	82
83	24·036	24	21·647	$21\frac{3}{4}$	19·651	$19\frac{1}{2}$	16·534	$16\frac{1}{2}$	83
84	24·073	24	21·671	$21\frac{3}{4}$	19·668	$19\frac{3}{4}$	16·542	$16\frac{1}{2}$	84
85	24·109	24	21·695	$21\frac{3}{4}$	19·684	$19\frac{3}{4}$	16·549	$16\frac{1}{2}$	85
86	24·143	$24\frac{1}{4}$	21·718	$21\frac{3}{4}$	19·699	$19\frac{3}{4}$	16·556	$16\frac{1}{2}$	86
87	24·176	$24\frac{1}{4}$	21·740	$21\frac{3}{4}$	19·713	$19\frac{3}{4}$	16·562	$16\frac{1}{2}$	87
88	24·207	$24\frac{1}{4}$	21·760	$21\frac{3}{4}$	19·727	$19\frac{3}{4}$	16·568	$16\frac{1}{2}$	88
89	24·238	$24\frac{1}{4}$	21·780	$21\frac{3}{4}$	19·740	$19\frac{3}{4}$	16·573	$16\frac{1}{2}$	89
90	24·267	$24\frac{1}{4}$	21·799	$21\frac{3}{4}$	19·752	$19\frac{3}{4}$	16·579	$16\frac{1}{2}$	90
91	24·295	$24\frac{1}{2}$	21·817	$21\frac{1}{2}$	19·764	$19\frac{3}{4}$	16·584	$16\frac{1}{2}$	91
92	24·323	$24\frac{1}{2}$	21·835	$21\frac{1}{2}$	19·775	$19\frac{3}{4}$	16·588	$16\frac{1}{2}$	92
93	24·349	$24\frac{1}{2}$	21·852	$21\frac{1}{2}$	19·786	19	16·593	$16\frac{1}{2}$	93
94	24·374	$24\frac{1}{2}$	21·868	$21\frac{1}{2}$	19·796	$19\frac{1}{2}$	16·597	$16\frac{1}{2}$	94
95	24·398	$24\frac{1}{2}$	21·883	22	19·806	$19\frac{1}{2}$	16·601	$16\frac{1}{2}$	95
96	24·421	$24\frac{1}{2}$	21·897	22	19·815	$19\frac{1}{2}$	16·605	$16\frac{1}{2}$	96
97	24·443	$24\frac{1}{2}$	21·911	22	19·824	$19\frac{1}{2}$	16·608	$16\frac{1}{2}$	97
98	24·465	$24\frac{1}{2}$	21·925	22	19·832	$19\frac{1}{2}$	16·611	$16\frac{1}{2}$	98
99	24·485	$24\frac{1}{2}$	21·938	22	19·840	$19\frac{1}{2}$	16·615	$16\frac{1}{2}$	99
100	24·50	$24\frac{1}{2}$	21·950	22	19·848	19	16·618	$16\frac{1}{2}$	100

For explanation see p. (13).

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase	7 0/	Years' Purchase	8 0/	Years' Purchase	9 0/	Years' Purchase	10 0/	Years
$1\frac{1}{2}$	·483	$1\frac{1}{2}$	·481	$1\frac{1}{2}$	·478	$1\frac{1}{2}$	·476	$1\frac{1}{2}$	$1\frac{1}{2}$
1	·935	1	·926	1	·917	1	·909	1	1
$1\frac{1}{2}$	1·401	$1\frac{1}{2}$	1·388	$1\frac{1}{2}$	1·374	$1\frac{1}{2}$	1·362	$1\frac{1}{2}$	$1\frac{1}{2}$
2	1·808	$1\frac{1}{2}$	1·783	$1\frac{1}{2}$	1·759	$1\frac{1}{2}$	1·736	$1\frac{1}{2}$	2
$2\frac{1}{2}$	2·258	$2\frac{1}{2}$	2·226	$2\frac{1}{2}$	2·195	$2\frac{1}{2}$	2·165	$2\frac{1}{2}$	$2\frac{1}{2}$
3	2·624	$2\frac{1}{2}$	2·577	$2\frac{1}{2}$	2·531	$2\frac{1}{2}$	2·487	$2\frac{1}{2}$	3
$3\frac{1}{2}$	3·057	3	3·001	3	2·946	3	2·893	3	$3\frac{1}{2}$
4	3·387	$3\frac{1}{2}$	3·312	$3\frac{1}{2}$	3·240	$3\frac{1}{2}$	3·170	$3\frac{1}{2}$	4
$4\frac{1}{2}$	3·804	$3\frac{1}{2}$	3·718	$3\frac{1}{2}$	3·634	$3\frac{1}{2}$	3·554	$3\frac{1}{2}$	$4\frac{1}{2}$
5	4·100	4	3·993	4	3·890	4	3·791	$3\frac{1}{2}$	5
$5\frac{1}{2}$	4·501	$4\frac{1}{2}$	4·380	$4\frac{1}{2}$	4·264	$4\frac{1}{2}$	4·153	$4\frac{1}{2}$	$5\frac{1}{2}$
6	4·767	$4\frac{1}{2}$	4·623	$4\frac{1}{2}$	4·486	$4\frac{1}{2}$	4·355	$4\frac{1}{2}$	6
$6\frac{1}{2}$	5·151	$5\frac{1}{2}$	4·993	5	4·841	$4\frac{1}{2}$	4·697	$4\frac{1}{2}$	$6\frac{1}{2}$
7	5·389	$5\frac{1}{2}$	5·206	$5\frac{1}{2}$	5·033	5	4·868	$4\frac{1}{2}$	7
$7\frac{1}{2}$	5·759	$5\frac{1}{2}$	5·559	$5\frac{1}{2}$	5·370	$5\frac{1}{2}$	5·190	$5\frac{1}{2}$	$7\frac{1}{2}$
8	5·971	6	5·747	$5\frac{1}{2}$	5·535	$5\frac{1}{2}$	5·335	$5\frac{1}{2}$	8
$8\frac{1}{2}$	6·326	$6\frac{1}{2}$	6·083	6	5·854	$5\frac{1}{2}$	5·637	$5\frac{1}{2}$	$8\frac{1}{2}$
9	6·515	$6\frac{1}{2}$	6·247	$6\frac{1}{2}$	5·995	6	5·759	$5\frac{1}{2}$	9
$9\frac{1}{2}$	6·855	$6\frac{1}{2}$	6·567	$6\frac{1}{2}$	6·297	$6\frac{1}{2}$	6·043	$6\frac{1}{2}$	$9\frac{1}{2}$
10	7·024	7	6·710	$6\frac{1}{2}$	6·418	$6\frac{1}{2}$	6·145	$6\frac{1}{2}$	10
$10\frac{1}{2}$	7·349	$7\frac{1}{2}$	7·015	7	6·702	$6\frac{1}{2}$	6·411	$6\frac{1}{2}$	$10\frac{1}{2}$
11	7·499	$7\frac{1}{2}$	7·139	$7\frac{1}{2}$	6·805	$6\frac{1}{2}$	6·495	$6\frac{1}{2}$	11
$11\frac{1}{2}$	7·810	$7\frac{1}{2}$	7·428	$7\frac{1}{2}$	7·074	7	6·744	$6\frac{1}{2}$	$11\frac{1}{2}$
12	7·943	8	7·536	$7\frac{1}{2}$	7·161	$7\frac{1}{2}$	6·814	$6\frac{1}{2}$	12
$12\frac{1}{2}$	8·241	$8\frac{1}{2}$	7·811	$7\frac{1}{2}$	7·414	$7\frac{1}{2}$	7·047	7	$12\frac{1}{2}$
13	8·358	$8\frac{1}{2}$	7·904	8	7·487	$7\frac{1}{2}$	7·103	7	13
$13\frac{1}{2}$	8·643	$8\frac{1}{2}$	8·165	$8\frac{1}{2}$	7·726	$7\frac{1}{2}$	7·322	$7\frac{1}{2}$	$13\frac{1}{2}$
14	8·745	$8\frac{1}{2}$	8·244	$8\frac{1}{2}$	7·786	$7\frac{1}{2}$	7·367	$7\frac{1}{2}$	14
$14\frac{1}{2}$	9·018	9	8·492	$8\frac{1}{2}$	8·011	8	7·571	$7\frac{1}{2}$	$14\frac{1}{2}$
15	9·108	9	8·559	$8\frac{1}{2}$	8·061	8	7·606	$7\frac{1}{2}$	15
$15\frac{1}{2}$	9·368	$9\frac{1}{2}$	8·794	$8\frac{1}{2}$	8·272	$8\frac{1}{2}$	7·796	$7\frac{1}{2}$	$15\frac{1}{2}$
16	9·447	$9\frac{1}{2}$	8·851	$8\frac{1}{2}$	8·313	$8\frac{1}{2}$	7·824	$7\frac{1}{2}$	16
$16\frac{1}{2}$	9·695	$9\frac{1}{2}$	9·074	9	8·511	$8\frac{1}{2}$	8·001	8	$16\frac{1}{2}$
17	9·763	$9\frac{1}{2}$	9·122	9	8·544	$8\frac{1}{2}$	8·022	8	17
$17\frac{1}{2}$	10·000	10	9·332	$9\frac{1}{2}$	8·731	$8\frac{1}{2}$	8·187	$8\frac{1}{2}$	$17\frac{1}{2}$
18	10·059	10	9·372	$9\frac{1}{2}$	8·756	$8\frac{1}{2}$	8·201	$8\frac{1}{2}$	18
$18\frac{1}{2}$	10·285	$10\frac{1}{2}$	9·571	$9\frac{1}{2}$	8·931	9	8·356	$8\frac{1}{2}$	$18\frac{1}{2}$
19	10·336	$10\frac{1}{2}$	9·604	$9\frac{1}{2}$	8·950	9	8·365	$8\frac{1}{2}$	19
$19\frac{1}{2}$	10·551	$10\frac{1}{2}$	9·792	$9\frac{1}{2}$	9·115	9	8·509	$8\frac{1}{2}$	$19\frac{1}{2}$
20	10·594	$10\frac{1}{2}$	9·818	$9\frac{1}{2}$	9·129	$9\frac{1}{2}$	8·514	$8\frac{1}{2}$	20
$20\frac{1}{2}$	10·800	$10\frac{1}{2}$	9·997	10	9·283	$9\frac{1}{2}$	8·647	$8\frac{1}{2}$	$20\frac{1}{2}$
21	10·836	$10\frac{1}{2}$	10·017	10	9·292	$9\frac{1}{2}$	8·649	$8\frac{1}{2}$	21
$21\frac{1}{2}$	11·031	11	10·185	$10\frac{1}{2}$	9·437	$9\frac{1}{2}$	8·773	$8\frac{1}{2}$	$21\frac{1}{2}$
22	11·061	11	10·201	$10\frac{1}{2}$	9·442	$9\frac{1}{2}$	8·772	$8\frac{1}{2}$	22
$22\frac{1}{2}$	11·248	$11\frac{1}{2}$	10·360	$10\frac{1}{2}$	9·578	$9\frac{1}{2}$	8·887	9	$22\frac{1}{2}$
23	11·272	$11\frac{1}{2}$	10·371	$10\frac{1}{2}$	9·580	$9\frac{1}{2}$	8·883	9	23
$23\frac{1}{2}$	11·450	$11\frac{1}{2}$	10·521	$10\frac{1}{2}$	9·707	$9\frac{1}{2}$	8·991	9	$23\frac{1}{2}$
24	11·469	11	10·529	$10\frac{1}{2}$	9·707	$9\frac{1}{2}$	8·985	9	24
$24\frac{1}{2}$	11·638	$11\frac{1}{2}$	10·671	$10\frac{1}{2}$	9·826	$9\frac{1}{2}$	9·084	9	$24\frac{1}{2}$
25	11·654	11	10·675	10	9·823	$9\frac{1}{2}$	9·077	9	25

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase	7 %	Years' Purchase	8 %	Years' Purchase	9 %	Years' Purchase	10 %	Years
25 $\frac{1}{2}$	11·814	11 $\frac{3}{4}$	10·809	10 $\frac{3}{4}$	9·934	10	9·169	9 $\frac{1}{4}$	25 $\frac{1}{2}$
26	11·826	11 $\frac{3}{4}$	10·810	10 $\frac{3}{4}$	9·929	10	9·161	9 $\frac{1}{4}$	26
26 $\frac{1}{2}$	11·979	12	10·936	11	10·033	10	9·247	9 $\frac{1}{4}$	26 $\frac{1}{2}$
27	11·987	12	10·935	11	10·027	10	9·237	9 $\frac{1}{4}$	27
27 $\frac{1}{2}$	12·132	12 $\frac{1}{4}$	11·054	11	10·124	10	9·317	9 $\frac{1}{4}$	27 $\frac{1}{2}$
28	12·137	12 $\frac{1}{4}$	11·051	11	10·116	10	9·307	9 $\frac{1}{4}$	28
28 $\frac{1}{2}$	12·275	12 $\frac{1}{2}$	11·163	11 $\frac{1}{4}$	10·207	10 $\frac{1}{4}$	9·380	9 $\frac{1}{2}$	28 $\frac{1}{2}$
29	12·278	12 $\frac{1}{2}$	11·158	11 $\frac{1}{4}$	10·198	10 $\frac{1}{4}$	9·370	9 $\frac{1}{2}$	29
29 $\frac{1}{2}$	12·409	12 $\frac{1}{2}$	11·264	11 $\frac{1}{4}$	10·283	10 $\frac{1}{4}$	9·438	9 $\frac{1}{2}$	29 $\frac{1}{2}$
30	12·409	12 $\frac{1}{2}$	11·258	11 $\frac{1}{4}$	10·274	10 $\frac{1}{4}$	9·427	9 $\frac{1}{2}$	30
30 $\frac{1}{2}$	12·534	12 $\frac{3}{4}$	11·357	11 $\frac{1}{2}$	10·353	10 $\frac{1}{2}$	9·490	9 $\frac{1}{2}$	30 $\frac{1}{2}$
31	12·532	12 $\frac{3}{4}$	11·350	11 $\frac{1}{2}$	10·343	10 $\frac{1}{2}$	9·479	9 $\frac{1}{2}$	31
31 $\frac{1}{2}$	12·650	12 $\frac{3}{4}$	11·444	11 $\frac{1}{2}$	10·417	10 $\frac{1}{2}$	9·538	9 $\frac{1}{2}$	31 $\frac{1}{2}$
32	12·647	12 $\frac{3}{4}$	11·435	11 $\frac{1}{2}$	10·406	10 $\frac{1}{2}$	9·526	9 $\frac{1}{2}$	32
32 $\frac{1}{2}$	12·759	12 $\frac{3}{4}$	11·523	11 $\frac{1}{2}$	10·475	10 $\frac{1}{2}$	9·581	9 $\frac{1}{2}$	32 $\frac{1}{2}$
33	12·754	12 $\frac{3}{4}$	11·514	11 $\frac{1}{2}$	10·464	10 $\frac{1}{2}$	9·569	9 $\frac{1}{2}$	33
33 $\frac{1}{2}$	12·860	12 $\frac{3}{4}$	11·597	11 $\frac{1}{2}$	10·529	10 $\frac{1}{2}$	9·620	9 $\frac{1}{2}$	33 $\frac{1}{2}$
34	12·854	12 $\frac{3}{4}$	11·587	11 $\frac{1}{2}$	10·518	10 $\frac{1}{2}$	9·609	9 $\frac{1}{2}$	34
34 $\frac{1}{2}$	12·955	13	11·665	11 $\frac{1}{2}$	10·578	10 $\frac{1}{2}$	9·655	9 $\frac{1}{2}$	34 $\frac{1}{2}$
35	12·948	13	11·655	11 $\frac{1}{2}$	10·567	10 $\frac{1}{2}$	9·644	9 $\frac{1}{2}$	35
35 $\frac{1}{2}$	13·044	13	11·728	11 $\frac{3}{4}$	10·623	10 $\frac{1}{2}$	9·687	9 $\frac{1}{2}$	35 $\frac{1}{2}$
36	13·035	13	11·717	11 $\frac{3}{4}$	10·612	10 $\frac{1}{2}$	9·677	9 $\frac{1}{2}$	36
36 $\frac{1}{2}$	13·126	13	11·786	11 $\frac{3}{4}$	10·664	10 $\frac{3}{4}$	9·716	9 $\frac{3}{4}$	36 $\frac{1}{2}$
37	13·117	13	11·775	11 $\frac{3}{4}$	10·653	10 $\frac{3}{4}$	9·706	9 $\frac{3}{4}$	37
37 $\frac{1}{2}$	13·203	13 $\frac{1}{4}$	11·840	11 $\frac{3}{4}$	10·702	10 $\frac{3}{4}$	9·742	9 $\frac{3}{4}$	37 $\frac{1}{2}$
38	13·193	13 $\frac{1}{4}$	11·829	11 $\frac{3}{4}$	10·691	10 $\frac{3}{4}$	9·733	9 $\frac{3}{4}$	38
38 $\frac{1}{2}$	13·275	13 $\frac{1}{4}$	11·890	12	10·736	10 $\frac{3}{4}$	9·766	9 $\frac{3}{4}$	38 $\frac{1}{2}$
39	13·265	13 $\frac{1}{4}$	11·879	12	10·726	10 $\frac{3}{4}$	9·757	9 $\frac{3}{4}$	39
39 $\frac{1}{2}$	13·342	13 $\frac{1}{4}$	11·936	12	10·768	10 $\frac{3}{4}$	9·788	9 $\frac{3}{4}$	39 $\frac{1}{2}$
40	13·332	13 $\frac{1}{4}$	11·925	12	10·757	10 $\frac{3}{4}$	9·779	9 $\frac{3}{4}$	40
40 $\frac{1}{2}$	13·405	13 $\frac{1}{2}$	11·979	12	10·797	10 $\frac{3}{4}$	9·808	9 $\frac{3}{4}$	40 $\frac{1}{2}$
41	13·394	13 $\frac{1}{2}$	11·967	12	10·787	10 $\frac{3}{4}$	9·799	9 $\frac{3}{4}$	41
41 $\frac{1}{2}$	13·464	13 $\frac{1}{2}$	12·018	12	10·823	10 $\frac{3}{4}$	9·826	9 $\frac{3}{4}$	41 $\frac{1}{2}$
42	13·452	13 $\frac{1}{2}$	12·007	12	10·813	10 $\frac{3}{4}$	9·817	9 $\frac{3}{4}$	42
42 $\frac{1}{2}$	13·518	13 $\frac{1}{2}$	12·054	12	10·848	10 $\frac{3}{4}$	9·842	9 $\frac{3}{4}$	42 $\frac{1}{2}$
43	13·507	13 $\frac{1}{2}$	12·043	12	10·838	10 $\frac{3}{4}$	9·834	9 $\frac{3}{4}$	43
43 $\frac{1}{2}$	13·569	13 $\frac{1}{2}$	12·088	12	10·870	10 $\frac{3}{4}$	9·857	9 $\frac{3}{4}$	43 $\frac{1}{2}$
44	13·558	13 $\frac{1}{2}$	12·077	12	10·861	10 $\frac{3}{4}$	9·849	9 $\frac{3}{4}$	44
44 $\frac{1}{2}$	13·617	13 $\frac{1}{2}$	12·119	12	10·890	11	9·870	9 $\frac{3}{4}$	44 $\frac{1}{2}$
45	13·606	13 $\frac{1}{2}$	12·108	12	10·881	11	9·863	9 $\frac{3}{4}$	45
45 $\frac{1}{2}$	13·662	13 $\frac{3}{4}$	12·148	12 $\frac{1}{4}$	10·909	11	9·882	10	45 $\frac{1}{2}$
46	13·650	13 $\frac{3}{4}$	12·137	12 $\frac{1}{4}$	10·900	11	9·875	10	46
46 $\frac{1}{2}$	13·703	13 $\frac{3}{4}$	12·174	12 $\frac{1}{4}$	10·926	11	9·893	10	46 $\frac{1}{2}$
47	13·692	13 $\frac{3}{4}$	12·164	12 $\frac{1}{4}$	10·918	11	9·887	10	47
47 $\frac{1}{2}$	13·742	13 $\frac{3}{4}$	12·199	12 $\frac{1}{4}$	10·941	11	9·903	10	47 $\frac{1}{2}$
48	13·730	13 $\frac{3}{4}$	12·189	12 $\frac{1}{4}$	10·934	11	9·897	10	48
48 $\frac{1}{2}$	13·778	13 $\frac{3}{4}$	12·222	12 $\frac{1}{2}$	10·956	11	9·912	10	48 $\frac{1}{2}$
49	13·767	13 $\frac{3}{4}$	12·212	12 $\frac{1}{2}$	10·948	11	9·906	10	49
49 $\frac{1}{2}$	13·812	13 $\frac{3}{4}$	12·243	12 $\frac{1}{2}$	10·969	11	9·920	10	49 $\frac{1}{2}$
50	13·801	13 $\frac{3}{4}$	12·233	12 $\frac{1}{2}$	10·962	11	9·915	10	50

For explanation see p. (13).

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money.

Years	Years' Purchase	7 %	Years' Purchase	8 %	Years' Purchase	9 %	Years' Purchase	10 %	Years
51	13'832	$13\frac{3}{4}$	12'253	$12\frac{1}{4}$	10'974	11	9'923	10	51
52	13'862	$13\frac{3}{4}$	12'272	$12\frac{1}{4}$	10'985	11	9'930	10	52
53	13'890	14	12'288	$12\frac{1}{4}$	10'996	11	9'936	10	53
54	13'916	14	12'304	$12\frac{1}{4}$	11'005	11	9'942	10	54
55	13'940	14	12'319	$12\frac{1}{4}$	11'014	11	9'947	10	55
56	13'963	14	12'332	$12\frac{1}{4}$	11'022	11	9'952	10	56
57	13'984	14	12'344	$12\frac{1}{4}$	11'029	11	9'956	10	57
58	14'003	14	12'356	$12\frac{1}{4}$	11'036	11	9'960	10	58
59	14'022	14	12'367	$12\frac{1}{4}$	11'042	11	9'964	10	59
60	14'039	14	12'377	$12\frac{1}{2}$	11'048	11	9'967	10	60
61	14'055	14	12'386	$12\frac{1}{2}$	11'053	11	9'970	10	61
62	14'070	14	12'394	$12\frac{1}{2}$	11'058	11	9'973	10	62
63	14'084	14	12'402	$12\frac{1}{2}$	11'062	11	9'975	10	63
64	14'098	14	12'409	$12\frac{1}{2}$	11'066	11	9'978	10	64
65	14'110	14	12'416	$12\frac{1}{2}$	11'070	11	9'980	10	65
66	14'121	14	12'422	$12\frac{1}{2}$	11'073	11	9'981	10	66
67	14'132	$14\frac{1}{4}$	12'428	$12\frac{1}{2}$	11'077	11	9'983	10	67
68	14'142	14	12'433	$12\frac{1}{2}$	11'079	11	9'985	10	68
69	14'152	14	12'438	$12\frac{1}{2}$	11'082	11	9'986	10	69
70	14'160	14	12'443	$12\frac{1}{2}$	11'084	11	9'987	10	70
71	14'169	$14\frac{1}{4}$	12'447	$12\frac{1}{2}$	11'087	11	9'988	10	71
72	14'176	14	12'451	$12\frac{1}{2}$	11'089	11	9'990	10	72
73	14'183	$14\frac{1}{4}$	12'455	$12\frac{1}{2}$	11'091	11	9'990	10	73
74	14'190	14	12'458	$12\frac{1}{2}$	11'092	11	9'991	10	74
75	14'196	14	12'461	$12\frac{1}{2}$	11'094	11	9'992	10	75
76	14'202	$14\frac{1}{4}$	12'464	$12\frac{1}{2}$	11'095	11	9'993	10	76
77	14'208	$14\frac{1}{4}$	12'467	$12\frac{1}{2}$	11'097	11	9'994	10	77
78	14'213	14	12'469	$12\frac{1}{2}$	11'098	11	9'994	10	78
79	14'218	$14\frac{1}{4}$	12'471	$12\frac{1}{2}$	11'099	11	9'995	10	79
80	14'222	$14\frac{1}{4}$	12'474	$12\frac{1}{2}$	11'100	11	9'995	10	80
81	14'226	$14\frac{1}{4}$	12'475	$12\frac{1}{2}$	11'101	11	9'996	10	81
82	14'230	$14\frac{1}{4}$	12'477	$12\frac{1}{2}$	11'102	11	9'996	10	82
83	14'234	14	12'479	$12\frac{1}{2}$	11'102	11	9'996	10	83
84	14'237	14	12'481	$12\frac{1}{2}$	11'103	11	9'997	10	84
85	14'240	$14\frac{1}{4}$	12'482	$12\frac{1}{2}$	11'104	11	9'997	10	85
86	14'243	14	12'483	$12\frac{1}{2}$	11'104	11	9'997	10	86
87	14'246	$14\frac{1}{4}$	12'485	$12\frac{1}{2}$	11'105	11	9'997	10	87
88	14'249	14	12'486	$12\frac{1}{2}$	11'105	11	9'998	10	88
89	14'251	$14\frac{1}{4}$	12'487	$12\frac{1}{2}$	11'106	11	9'998	10	89
90	14'253	14	12'488	$12\frac{1}{2}$	11'106	11	9'998	10	90
91	14'255	$14\frac{1}{4}$	12'489	$12\frac{1}{2}$	11'107	11	9'998	10	91
92	14'257	14	12'489	$12\frac{1}{2}$	11'107	11	9'998	10	92
93	14'259	$14\frac{1}{4}$	12'490	$12\frac{1}{2}$	11'107	11	9'999	10	93
94	14'261	14	12'491	$12\frac{1}{2}$	11'108	11	9'999	10	94
95	14'263	$14\frac{1}{4}$	12'492	$12\frac{1}{2}$	11'108	11	9'999	10	95
96	14'264	14	12'492	$12\frac{1}{2}$	11'108	11	9'999	10	96
97	14'266	$14\frac{1}{4}$	12'493	$12\frac{1}{2}$	11'109	11	9'999	10	97
98	14'267	14	12'493	$12\frac{1}{2}$	11'109	11	9'999	10	98
99	14'268	$14\frac{1}{4}$	12'494	$12\frac{1}{2}$	11'109	11	9'999	10	99
100	14'269	14	12'494	$12\frac{1}{2}$	11'109	11	9'999	10	100

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money.

Years	Years' Purchase $11\frac{1}{2}\%$	Years' Purchase $12\frac{1}{2}\%$	Years' Purchase $13\frac{1}{2}\%$	Years' Purchase $14\frac{1}{2}\%$	Years
$\frac{1}{2}$	.474	$\frac{1}{2}$	.472	$\frac{1}{2}$	$\frac{1}{2}$
1	.901	1	.893	1	1
$1\frac{1}{2}$	1.349	$1\frac{1}{2}$	1.337	$1\frac{1}{2}$	$1\frac{1}{2}$
2	1.713	$1\frac{3}{4}$	1.690	$1\frac{3}{4}$	2
$2\frac{1}{2}$	2.135	2	2.106	2	$2\frac{1}{2}$
3	2.444	$2\frac{1}{2}$	2.402	$2\frac{1}{2}$	3
$3\frac{1}{2}$	2.841	$2\frac{3}{4}$	2.791	$2\frac{3}{4}$	$3\frac{1}{2}$
4	3.102	3	3.037	3	4
$4\frac{1}{2}$	3.476	$3\frac{1}{2}$	3.401	$3\frac{1}{2}$	$4\frac{1}{2}$
5	3.696	$3\frac{3}{4}$	3.605	$3\frac{3}{4}$	5
$5\frac{1}{2}$	4.046	4	3.943	4	$5\frac{1}{2}$
6	4.231	$4\frac{1}{4}$	4.111	4	6
$6\frac{1}{2}$	4.559	$4\frac{1}{2}$	4.426	$4\frac{1}{2}$	$6\frac{1}{2}$
7	4.712	$4\frac{3}{4}$	4.564	$4\frac{3}{4}$	7
$7\frac{1}{2}$	5.019	5	4.856	4	$7\frac{1}{2}$
8	5.146	$5\frac{1}{4}$	4.968	5	8
$8\frac{1}{2}$	5.432	$5\frac{1}{2}$	5.239	$5\frac{1}{4}$	$8\frac{1}{2}$
9	5.537	$5\frac{3}{4}$	5.328	$5\frac{1}{2}$	9
$9\frac{1}{2}$	5.804	$5\frac{1}{2}$	5.579	$5\frac{3}{4}$	$9\frac{1}{2}$
10	5.889	6	5.650	$5\frac{1}{2}$	10
$10\frac{1}{2}$	6.138	$6\frac{1}{4}$	5.882	$5\frac{3}{4}$	$10\frac{1}{2}$
11	6.207	$6\frac{1}{2}$	5.938	$5\frac{1}{2}$	11
$11\frac{1}{2}$	6.438	$6\frac{3}{4}$	6.152	6	$11\frac{1}{2}$
12	6.492	$6\frac{1}{2}$	6.194	$6\frac{1}{4}$	12
$12\frac{1}{2}$	6.707	$6\frac{3}{4}$	6.392	$6\frac{3}{4}$	$12\frac{1}{2}$
13	6.750	$6\frac{1}{2}$	6.424	6	13
$13\frac{1}{2}$	6.949	7	6.605	$6\frac{1}{2}$	$13\frac{1}{2}$
14	6.982	$7\frac{1}{4}$	6.628	$6\frac{1}{4}$	14
$14\frac{1}{2}$	7.167	$7\frac{1}{2}$	6.795	$6\frac{3}{4}$	$14\frac{1}{2}$
15	7.191	$7\frac{3}{4}$	6.811	$6\frac{1}{2}$	15
$15\frac{1}{2}$	7.362	$7\frac{1}{2}$	6.965	$6\frac{1}{2}$	$15\frac{1}{2}$
16	7.379	$7\frac{1}{2}$	6.974	$6\frac{1}{4}$	16
$16\frac{1}{2}$	7.538	$7\frac{1}{2}$	7.115	$6\frac{3}{4}$	$16\frac{1}{2}$
17	7.549	$7\frac{1}{2}$	7.120	$6\frac{3}{4}$	17
$17\frac{1}{2}$	7.695	$7\frac{3}{4}$	7.249	$6\frac{3}{4}$	$17\frac{1}{2}$
18	7.702	$7\frac{3}{4}$	7.250	$6\frac{3}{4}$	18
$18\frac{1}{2}$	7.837	$7\frac{3}{4}$	7.368	7	$18\frac{1}{2}$
19	7.839	$7\frac{3}{4}$	7.366	7	19
$19\frac{1}{2}$	7.964	8	7.475	7	$19\frac{1}{2}$
20	7.963	8	7.469	7	20
$20\frac{1}{2}$	8.079	8	7.569	7	$20\frac{1}{2}$
21	8.075	8	7.562	7	21
$21\frac{1}{2}$	8.182	$8\frac{1}{4}$	7.653	$7\frac{1}{4}$	$21\frac{1}{2}$
22	8.176	$8\frac{1}{4}$	7.645	$7\frac{1}{4}$	22
$22\frac{1}{2}$	8.274	$8\frac{1}{4}$	7.728	$7\frac{1}{4}$	$22\frac{1}{2}$
23	8.266	$8\frac{1}{4}$	7.718	$7\frac{1}{4}$	23
$23\frac{1}{2}$	8.357	$8\frac{1}{4}$	7.795	$7\frac{1}{4}$	$23\frac{1}{2}$
24	8.348	$8\frac{1}{4}$	7.784	$7\frac{1}{4}$	24
$24\frac{1}{2}$	8.431	$8\frac{1}{2}$	7.854	$7\frac{1}{4}$	$24\frac{1}{2}$
25	8.422	$8\frac{1}{2}$	7.843	$7\frac{1}{4}$	25

For explanation see p. (13).

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money.

Years	Years' Purchase 11%	Years' Purchase 12%	Years' Purchase 13%	Years' Purchase 14%	Years
25 $\frac{1}{2}$	8.498	8 $\frac{1}{2}$	7.382	7 $\frac{1}{2}$	25 $\frac{1}{2}$
26	8.488	8 $\frac{1}{2}$	7.372	7 $\frac{1}{4}$	26
26 $\frac{1}{2}$	8.559	8 $\frac{1}{2}$	7.419	7 $\frac{1}{2}$	26 $\frac{1}{2}$
27	8.548	8 $\frac{1}{2}$	7.409	7 $\frac{1}{2}$	27
27 $\frac{1}{2}$	8.613	8 $\frac{1}{2}$	7.451	7 $\frac{1}{2}$	27 $\frac{1}{2}$
28	8.602	8 $\frac{1}{2}$	7.441	7 $\frac{1}{2}$	28
28 $\frac{1}{2}$	8.661	8 $\frac{1}{2}$	7.480	7 $\frac{1}{2}$	28 $\frac{1}{2}$
29	8.650	8 $\frac{3}{4}$	7.470	7 $\frac{1}{2}$	29
29 $\frac{1}{2}$	8.705	8 $\frac{3}{4}$	7.505	7 $\frac{1}{2}$	29 $\frac{1}{2}$
30	8.694	8 $\frac{3}{4}$	7.496	7 $\frac{1}{2}$	30
30 $\frac{1}{2}$	8.744	8 $\frac{3}{4}$	7.527	7 $\frac{1}{2}$	30 $\frac{1}{2}$
31	8.733	8 $\frac{3}{4}$	7.518	7 $\frac{1}{2}$	31
31 $\frac{1}{2}$	8.779	8 $\frac{3}{4}$	7.547	7 $\frac{1}{2}$	31 $\frac{1}{2}$
32	8.769	8 $\frac{3}{4}$	7.538	7 $\frac{1}{2}$	32
32 $\frac{1}{2}$	8.811	8 $\frac{3}{4}$	7.564	7 $\frac{1}{2}$	32 $\frac{1}{2}$
33	8.801	8 $\frac{3}{4}$	7.556	7 $\frac{1}{2}$	33
33 $\frac{1}{2}$	8.839	8 $\frac{3}{4}$	7.579	7 $\frac{1}{2}$	33 $\frac{1}{2}$
34	8.829	8 $\frac{3}{4}$	7.572	7 $\frac{1}{2}$	34
34 $\frac{1}{2}$	8.865	8 $\frac{3}{4}$	7.593	7 $\frac{1}{2}$	34 $\frac{1}{2}$
35	8.855	8 $\frac{3}{4}$	7.586	7 $\frac{1}{2}$	35
35 $\frac{1}{2}$	8.888	9	7.604	7 $\frac{1}{2}$	35 $\frac{1}{2}$
36	8.879	9	7.598	7 $\frac{1}{2}$	36
36 $\frac{1}{2}$	8.908	9	7.615	7 $\frac{1}{2}$	36 $\frac{1}{2}$
37	8.900	9	7.609	7 $\frac{1}{2}$	37
37 $\frac{1}{2}$	8.927	9	7.624	7 $\frac{1}{2}$	37 $\frac{1}{2}$
38	8.919	9	7.618	7 $\frac{1}{2}$	38
38 $\frac{1}{2}$	8.944	9	7.632	7 $\frac{3}{4}$	38 $\frac{1}{2}$
39	8.936	9	7.627	7 $\frac{3}{4}$	39
39 $\frac{1}{2}$	8.959	9	7.639	7 $\frac{3}{4}$	39 $\frac{1}{2}$
40	8.951	9	7.634	7 $\frac{3}{4}$	40
40 $\frac{1}{2}$	8.972	9	7.645	7 $\frac{3}{4}$	40 $\frac{1}{2}$
41	8.965	9	7.641	7 $\frac{3}{4}$	41
41 $\frac{1}{2}$	8.984	9	7.651	7 $\frac{3}{4}$	41 $\frac{1}{2}$
42	8.977	9	7.647	7 $\frac{3}{4}$	42
42 $\frac{1}{2}$	8.995	9	7.656	7 $\frac{3}{4}$	42 $\frac{1}{2}$
43	8.989	9	7.652	7 $\frac{3}{4}$	43
43 $\frac{1}{2}$	9.005	9	7.660	7 $\frac{3}{4}$	43 $\frac{1}{2}$
44	8.999	9	7.657	7 $\frac{3}{4}$	44
44 $\frac{1}{2}$	9.013	9	7.664	7 $\frac{3}{4}$	44 $\frac{1}{2}$
45	9.008	9	7.661	7 $\frac{3}{4}$	45
45 $\frac{1}{2}$	9.021	9	7.667	7 $\frac{3}{4}$	45 $\frac{1}{2}$
46	9.016	9	7.664	7 $\frac{3}{4}$	46
46 $\frac{1}{2}$	9.028	9	7.670	7 $\frac{3}{4}$	46 $\frac{1}{2}$
47	9.024	9	7.658	7 $\frac{3}{4}$	47
47 $\frac{1}{2}$	9.035	9	7.673	7 $\frac{3}{4}$	47 $\frac{1}{2}$
48	9.030	9	7.671	7 $\frac{3}{4}$	48
48 $\frac{1}{2}$	9.040	9	7.675	7 $\frac{3}{4}$	48 $\frac{1}{2}$
49	9.036	9	7.673	7 $\frac{3}{4}$	49
49 $\frac{1}{2}$	9.046	9	7.677	7 $\frac{3}{4}$	49 $\frac{1}{2}$
50	9.042	9	7.675	7 $\frac{3}{4}$	50

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money.

Years	Years' Purchase 15%	Years' Purchase 16%	Years' Purchase 18%	Years' Purchase 20%	Years
$1\frac{1}{2}$	.465	.463	.459	.455	$1\frac{1}{2}$
1	.870	.862	.847	.833	1
$1\frac{1}{2}$	1.300	1.289	1.266	1.243	$1\frac{1}{2}$
2	1.626	1.605	1.566	1.528	2
$2\frac{1}{2}$	2.023	1.996	1.945	1.895	$2\frac{1}{2}$
3	2.283	2.246	2.174	2.106	3
$3\frac{1}{2}$	2.648	2.603	2.516	2.434	$3\frac{1}{2}$
4	2.855	2.798	2.690	2.589	4
$4\frac{1}{2}$	3.189	3.123	2.998	2.880	$4\frac{1}{2}$
5	3.352	3.274	3.127	2.991	5
$5\frac{1}{2}$	3.658	3.569	3.403	3.248	$5\frac{1}{2}$
6	3.784	3.685	3.498	3.326	6
$6\frac{1}{2}$	4.063	3.952	3.743	3.552	$6\frac{1}{2}$
7	4.160	4.039	3.812	3.605	7
$7\frac{1}{2}$	4.414	4.280	4.030	3.803	$7\frac{1}{2}$
8	4.487	4.344	4.078	3.837	8
$8\frac{1}{2}$	4.717	4.561	4.272	4.011	$8\frac{1}{2}$
9	4.772	4.607	4.303	4.031	9
$9\frac{1}{2}$	4.980	4.802	4.475	4.182	$9\frac{1}{2}$
10	5.019	4.833	4.494	4.192	10
$10\frac{1}{2}$	5.207	5.008	4.646	4.324	$10\frac{1}{2}$
11	5.234	5.029	4.656	4.327	11
$11\frac{1}{2}$	5.403	5.186	4.790	4.442	$11\frac{1}{2}$
12	5.421	5.197	4.793	4.439	12
$12\frac{1}{2}$	5.573	5.337	4.911	4.539	$12\frac{1}{2}$
13	5.583	5.342	4.910	4.533	13
$13\frac{1}{2}$	5.721	5.468	5.013	4.619	$13\frac{1}{2}$
14	5.724	5.468	5.008	4.611	14
$14\frac{1}{2}$	5.848	5.579	5.099	4.685	$14\frac{1}{2}$
15	5.847	5.575	5.092	4.675	15
$15\frac{1}{2}$	5.958	5.675	5.171	4.740	$15\frac{1}{2}$
16	5.954	5.668	5.162	4.730	16
$16\frac{1}{2}$	6.054	5.757	5.232	4.785	$16\frac{1}{2}$
17	6.047	5.749	5.222	4.775	17
$17\frac{1}{2}$	6.136	5.827	5.283	4.822	$17\frac{1}{2}$
18	6.128	5.818	5.273	4.812	18
$18\frac{1}{2}$	6.208	5.888	5.326	4.853	$18\frac{1}{2}$
19	6.198	5.877	5.316	4.844	19
$19\frac{1}{2}$	6.269	5.939	5.363	4.878	$19\frac{1}{2}$
20	6.259	5.929	5.353	4.870	20
$20\frac{1}{2}$	6.323	5.984	5.393	4.900	$20\frac{1}{2}$
21	6.312	5.973	5.384	4.891	21
$21\frac{1}{2}$	6.369	6.022	5.419	4.917	$21\frac{1}{2}$
22	6.359	6.011	5.410	4.909	22
$22\frac{1}{2}$	6.409	6.054	5.441	4.931	$22\frac{1}{2}$
23	6.399	6.044	5.432	4.925	23
$23\frac{1}{2}$	6.444	6.082	5.459	4.943	$23\frac{1}{2}$
24	6.434	6.073	5.451	4.937	24
$24\frac{1}{2}$	6.474	6.106	5.474	4.953	$24\frac{1}{2}$
25	6.464	6.097	5.467	4.948	25

For explanation see p. (13).

COMPOUND INTEREST TABLES

TABLE for the PURCHASING of Leases, Estates, or Annuities, for terms of years certain at Rates from $1\frac{1}{2}$ to 20 per cent. Interest which the Purchaser may thereby make of his money

Years	Years' Purchase 15%	Years' Purchase 16%	Years' Purchase 18%	Years' Purchase 20%	Years
25 $\frac{1}{2}$	6.500	6 $\frac{1}{2}$	5.487	5	25 $\frac{1}{2}$
26	6.491	6 $\frac{1}{2}$	5.480	5	26
26 $\frac{1}{2}$	6.522	6 $\frac{1}{2}$	5.498	5	26 $\frac{1}{2}$
27	6.514	6 $\frac{1}{2}$	5.492	5	27
27 $\frac{1}{2}$	6.542	6 $\frac{1}{2}$	5.507	5	27 $\frac{1}{2}$
28	6.534	6 $\frac{1}{2}$	5.502	5	28
28 $\frac{1}{2}$	6.559	6 $\frac{1}{2}$	5.515	5	28 $\frac{1}{2}$
29	6.551	6 $\frac{1}{2}$	5.510	5	29
29 $\frac{1}{2}$	6.573	6 $\frac{1}{2}$	5.521	5	29 $\frac{1}{2}$
30	6.566	6 $\frac{1}{2}$	5.517	5	30
30 $\frac{1}{2}$	6.586	6 $\frac{1}{2}$	5.527	5	30 $\frac{1}{2}$
31	6.579	6 $\frac{1}{2}$	5.523	5	31
31 $\frac{1}{2}$	6.597	6 $\frac{1}{2}$	5.531	5	31 $\frac{1}{2}$
32	6.591	6 $\frac{1}{2}$	5.528	5	32
32 $\frac{1}{2}$	6.606	6 $\frac{1}{2}$	5.535	5	32 $\frac{1}{2}$
33	6.600	6 $\frac{1}{2}$	5.532	5	33
33 $\frac{1}{2}$	6.614	6 $\frac{1}{2}$	5.538	5	33 $\frac{1}{2}$
34	6.609	6 $\frac{1}{2}$	5.536	5	34
34 $\frac{1}{2}$	6.621	6 $\frac{1}{2}$	5.541	5	34 $\frac{1}{2}$
35	6.617	6 $\frac{1}{2}$	5.539	5	35
35 $\frac{1}{2}$	6.627	6 $\frac{1}{2}$	5.543	5	35 $\frac{1}{2}$
36	6.623	6 $\frac{1}{2}$	5.541	5	36
36 $\frac{1}{2}$	6.633	6 $\frac{1}{2}$	5.545	5	36 $\frac{1}{2}$
37	6.629	6 $\frac{1}{2}$	5.543	5	37
37 $\frac{1}{2}$	6.637	6 $\frac{1}{2}$	5.547	5	37 $\frac{1}{2}$
38	6.634	6 $\frac{1}{2}$	5.545	5	38
38 $\frac{1}{2}$	6.641	6 $\frac{1}{2}$	5.548	5	38 $\frac{1}{2}$
39	6.638	6 $\frac{1}{2}$	5.547	5	39
39 $\frac{1}{2}$	6.645	6 $\frac{1}{2}$	5.549	5	39 $\frac{1}{2}$
40	6.642	6 $\frac{1}{2}$	5.548	5	40
40 $\frac{1}{2}$	6.648	6 $\frac{1}{2}$	5.550	5	40 $\frac{1}{2}$
41	6.645	6 $\frac{1}{2}$	5.549	5	41
41 $\frac{1}{2}$	6.650	6 $\frac{1}{2}$	5.551	5	41 $\frac{1}{2}$
42	6.648	6 $\frac{1}{2}$	5.550	5	42
42 $\frac{1}{2}$	6.652	6 $\frac{1}{2}$	5.552	5	42 $\frac{1}{2}$
43	6.650	6 $\frac{1}{2}$	5.551	5	43
43 $\frac{1}{2}$	6.654	6 $\frac{1}{2}$	5.552	5	43 $\frac{1}{2}$
44	6.652	6 $\frac{1}{2}$	5.552	5	44
44 $\frac{1}{2}$	6.656	6 $\frac{1}{2}$	5.553	5	44 $\frac{1}{2}$
45	6.654	6 $\frac{1}{2}$	5.552	5	45
45 $\frac{1}{2}$	6.657	6 $\frac{1}{2}$	5.553	5	45 $\frac{1}{2}$
46	6.656	6 $\frac{1}{2}$	5.553	5	46
46 $\frac{1}{2}$	6.659	6 $\frac{1}{2}$	5.554	5	46 $\frac{1}{2}$
47	6.657	6 $\frac{1}{2}$	5.553	5	47
47 $\frac{1}{2}$	6.660	6 $\frac{1}{2}$	5.554	5	47 $\frac{1}{2}$
48	6.659	6 $\frac{1}{2}$	5.554	5	48
48 $\frac{1}{2}$	6.661	6 $\frac{1}{2}$	5.554	5	48 $\frac{1}{2}$
49	6.660	6 $\frac{1}{2}$	5.554	5	49
49 $\frac{1}{2}$	6.661	6 $\frac{1}{2}$	5.554	5	49 $\frac{1}{2}$
50	6.661	6 $\frac{1}{2}$	5.554	5	50

COMPOUND INTEREST TABLES

The Present Value of the REVERSION OF A PERPETUITY after any given Term not exceeding 100 Years

After Years	Years' Purchase	1 $\frac{1}{2}$ %	Years' Purchase	1 $\frac{3}{4}$ %	Years' Purchase	2 %	Years' Purchase	2 $\frac{1}{4}$ %	After Years
1	65·681	65 $\frac{3}{4}$	56·160	56 $\frac{1}{4}$	49·020	49	43·466	43 $\frac{1}{2}$	1
2	64·711	64 $\frac{3}{4}$	55·194	55 $\frac{1}{4}$	48·058	48	42·510	42 $\frac{1}{2}$	2
3	63·754	63 $\frac{3}{4}$	54·245	54 $\frac{1}{4}$	47·116	47	41·575	41 $\frac{1}{2}$	3
4	62·812	62 $\frac{3}{4}$	53·312	53 $\frac{1}{4}$	46·192	46 $\frac{1}{4}$	40·660	40 $\frac{3}{4}$	4
5	61·884	62	52·395	52 $\frac{1}{2}$	45·287	45 $\frac{1}{4}$	39·765	39 $\frac{1}{4}$	5
6	60·969	61	51·494	51 $\frac{1}{2}$	44·399	44 $\frac{1}{2}$	38·890	39	6
7	60·068	60	50·608	50 $\frac{3}{4}$	43·528	43 $\frac{3}{4}$	38·034	38	7
8	59·181	59 $\frac{1}{4}$	49·738	49 $\frac{3}{4}$	42·675	42 $\frac{3}{4}$	37·197	37 $\frac{1}{4}$	8
9	58·306	58 $\frac{1}{4}$	48·882	49	41·838	41 $\frac{3}{4}$	36·379	36 $\frac{3}{4}$	9
10	57·444	57 $\frac{1}{2}$	48·042	48	41·017	41	35·578	35 $\frac{1}{2}$	10
11	56·596	56 $\frac{1}{2}$	47·215	47 $\frac{1}{4}$	40·213	40 $\frac{1}{4}$	34·795	34 $\frac{1}{4}$	11
12	55·759	55 $\frac{3}{4}$	46·403	46 $\frac{1}{2}$	39·425	39 $\frac{1}{2}$	34·030	34	12
13	54·935	55	45·605	45 $\frac{3}{4}$	38·652	38 $\frac{3}{4}$	33·281	33 $\frac{1}{4}$	13
14	54·123	54	44·821	44 $\frac{3}{4}$	37·894	38	32·549	32 $\frac{3}{4}$	14
15	53·323	53 $\frac{1}{4}$	44·050	44	37·151	37 $\frac{1}{4}$	31·832	31 $\frac{3}{4}$	15
16	52·535	52 $\frac{1}{2}$	43·292	43 $\frac{1}{4}$	36·422	36 $\frac{1}{2}$	31·132	31 $\frac{1}{4}$	16
17	51·759	51 $\frac{3}{4}$	42·548	42 $\frac{1}{2}$	35·708	35 $\frac{3}{4}$	30·447	30 $\frac{3}{4}$	17
18	50·994	51	41·816	41 $\frac{3}{4}$	35·008	35	29·777	29 $\frac{3}{4}$	18
19	50·241	50 $\frac{1}{4}$	41·097	41	34·322	34 $\frac{1}{4}$	29·122	29	19
20	49·498	49 $\frac{1}{2}$	40·390	40 $\frac{1}{2}$	33·649	33 $\frac{1}{4}$	28·481	28 $\frac{1}{2}$	20
21	48·767	48 $\frac{3}{4}$	39·695	39 $\frac{3}{4}$	32·989	33	27·854	27 $\frac{3}{4}$	21
22	48·046	48	39·013	39	32·342	32 $\frac{1}{4}$	27·241	27 $\frac{1}{4}$	22
23	47·336	47 $\frac{1}{4}$	38·342	38 $\frac{1}{4}$	31·708	31 $\frac{3}{4}$	26·642	26 $\frac{3}{4}$	23
24	46·636	46 $\frac{1}{2}$	37·682	37 $\frac{1}{4}$	31·086	31	26·055	26	24
25	45·947	46	37·034	37	30·477	30 $\frac{1}{2}$	25·482	25 $\frac{1}{2}$	25
26	45·268	45 $\frac{1}{4}$	36·397	36 $\frac{1}{2}$	29·879	30	24·921	25	26
27	44·599	44 $\frac{1}{2}$	35·771	35 $\frac{3}{4}$	29·293	29 $\frac{1}{4}$	24·373	24 $\frac{1}{4}$	27
28	43·940	44	35·156	35 $\frac{1}{4}$	28·719	28 $\frac{3}{4}$	23·837	23 $\frac{3}{4}$	28
29	43·291	43 $\frac{1}{4}$	34·551	34 $\frac{1}{2}$	28·156	28 $\frac{1}{2}$	23·312	23 $\frac{1}{2}$	29
30	42·651	42 $\frac{1}{2}$	33·957	34	27·604	27 $\frac{1}{2}$	22·799	22 $\frac{3}{4}$	30
31	42·021	42	33·373	33 $\frac{1}{4}$	27·062	27	22·297	22 $\frac{1}{4}$	31
32	41·400	41 $\frac{1}{2}$	32·799	32 $\frac{1}{2}$	26·532	26 $\frac{1}{2}$	21·807	21 $\frac{1}{2}$	32
33	40·788	40 $\frac{3}{4}$	32·235	32 $\frac{3}{4}$	26·011	26	21·327	21 $\frac{1}{4}$	33
34	40·185	40 $\frac{1}{4}$	31·680	31 $\frac{3}{4}$	25·501	25 $\frac{1}{2}$	20·858	20 $\frac{3}{4}$	34
35	39·591	39 $\frac{1}{2}$	31·136	31 $\frac{1}{4}$	25·001	25	20·399	20 $\frac{1}{2}$	35
36	39·006	39	30·600	30 $\frac{1}{2}$	24·511	24 $\frac{1}{2}$	19·950	20	36
37	38·430	38 $\frac{1}{2}$	30·074	30	24·031	24	19·511	19 $\frac{1}{2}$	37
38	37·862	37 $\frac{1}{4}$	29·557	29 $\frac{1}{2}$	23·559	23 $\frac{1}{2}$	19·081	19	38
39	37·302	37 $\frac{1}{4}$	29·048	29	23·097	23	18·662	18 $\frac{3}{4}$	39
40	36·751	36 $\frac{1}{4}$	28·549	28 $\frac{1}{2}$	22·645	22 $\frac{3}{4}$	18·251	18 $\frac{1}{4}$	40
41	36·208	36 $\frac{1}{4}$	28·058	28	22·201	22 $\frac{1}{4}$	17·849	17 $\frac{3}{4}$	41
42	35·673	35 $\frac{3}{4}$	27·575	27 $\frac{1}{2}$	21·765	21 $\frac{3}{4}$	17·457	17 $\frac{1}{2}$	42
43	35·145	35 $\frac{1}{2}$	27·101	27	21·338	21 $\frac{1}{4}$	17·072	17	43
44	34·626	34 $\frac{1}{2}$	26·635	26 $\frac{3}{4}$	20·920	21	16·697	16 $\frac{3}{4}$	44
45	34·114	34	26·177	26 $\frac{1}{4}$	20·510	20 $\frac{1}{2}$	16·329	16 $\frac{1}{4}$	45
46	33·610	33 $\frac{1}{2}$	25·726	25 $\frac{3}{4}$	20·108	20	15·970	16	46
47	33·113	33	25·284	25 $\frac{1}{4}$	19·713	19 $\frac{3}{4}$	15·619	15 $\frac{1}{2}$	47
48	32·624	32 $\frac{3}{4}$	24·849	24 $\frac{3}{4}$	19·327	19 $\frac{1}{4}$	15·275	15 $\frac{1}{4}$	48
49	32·142	32 $\frac{1}{4}$	24·422	24 $\frac{1}{2}$	18·948	19	14·939	15	49
50	31·667	31 $\frac{1}{4}$	24·002	24	18·576	18 $\frac{1}{2}$	14·610	14 $\frac{1}{2}$	50

For explanation see p. (14).

COMPOUND INTEREST TABLES

The Present Value of the REVERSION OF A PERPETUITY after any given Term not exceeding 100 Years

After Years	Years' Purchase	$1\frac{1}{2}\%$	Years' Purchase	$1\frac{3}{4}\%$	Years' Purchase	2%	Years' Purchase	$2\frac{1}{4}\%$	After Years
51	31.199	$31\frac{1}{4}$	23.589	$23\frac{1}{2}$	18.212	$18\frac{1}{4}$	14.289	$14\frac{1}{4}$	51
52	30.738	$30\frac{3}{4}$	23.183	$23\frac{1}{4}$	17.855	$17\frac{3}{4}$	13.974	14	52
53	30.284	$30\frac{1}{2}$	22.784	$22\frac{3}{4}$	17.505	$17\frac{1}{2}$	13.667	$13\frac{3}{4}$	53
54	29.836	$29\frac{3}{4}$	22.393	$22\frac{1}{2}$	17.162	$17\frac{1}{4}$	13.366	$13\frac{1}{4}$	54
55	29.395	$29\frac{1}{2}$	22.007	22	16.825	$16\frac{3}{4}$	13.072	13	55
56	28.961	29	21.629	$21\frac{3}{4}$	16.495	$16\frac{1}{2}$	12.784	$12\frac{3}{4}$	56
57	28.533	$28\frac{1}{2}$	21.257	$21\frac{1}{4}$	16.172	16	12.503	$12\frac{1}{2}$	57
58	28.111	28	20.891	21	15.855	$15\frac{3}{4}$	12.228	$12\frac{1}{4}$	58
59	27.696	$27\frac{3}{4}$	20.532	$20\frac{1}{2}$	15.544	$15\frac{1}{2}$	11.959	12	59
60	27.286	$27\frac{1}{4}$	20.179	$20\frac{1}{4}$	15.239	$15\frac{1}{4}$	11.695	$11\frac{3}{4}$	60
61	26.883	27	19.832	$19\frac{3}{4}$	14.940	15	11.438	$11\frac{1}{2}$	61
62	26.486	$26\frac{1}{2}$	19.491	$19\frac{1}{2}$	14.647	$14\frac{3}{4}$	11.186	$11\frac{1}{4}$	62
63	26.094	26	19.156	19	14.360	$14\frac{1}{4}$	10.940	11	63
64	25.709	$25\frac{3}{4}$	18.826	$18\frac{3}{4}$	14.079	14	10.700	$10\frac{3}{4}$	64
65	25.329	$25\frac{1}{4}$	18.502	$18\frac{1}{2}$	13.803	$13\frac{3}{4}$	10.464	$10\frac{1}{2}$	65
66	24.955	25	18.184	$18\frac{1}{4}$	13.532	$13\frac{1}{2}$	10.234	$10\frac{1}{4}$	66
67	24.586	$24\frac{1}{2}$	17.871	$17\frac{3}{4}$	13.267	$13\frac{1}{4}$	10.009	10	67
68	24.222	$24\frac{1}{4}$	17.564	$17\frac{1}{2}$	13.006	13	9.788	$9\frac{3}{4}$	68
69	23.864	$23\frac{3}{4}$	17.262	$17\frac{1}{4}$	12.751	$12\frac{3}{4}$	9.573	$9\frac{1}{2}$	69
70	23.512	$23\frac{1}{2}$	16.965	17	12.501	$12\frac{1}{2}$	9.362	$9\frac{1}{4}$	70
71	23.164	$23\frac{1}{4}$	16.673	$16\frac{3}{4}$	12.256	$12\frac{1}{4}$	9.156	$9\frac{1}{4}$	71
72	22.822	$22\frac{3}{4}$	16.386	$16\frac{1}{2}$	12.016	12	8.955	9	72
73	22.485	$22\frac{1}{2}$	16.105	16	11.780	$11\frac{3}{4}$	8.758	$8\frac{3}{4}$	73
74	22.152	$22\frac{1}{4}$	15.828	$15\frac{3}{4}$	11.549	$11\frac{1}{2}$	8.565	$8\frac{1}{2}$	74
75	21.825	$21\frac{3}{4}$	15.555	$15\frac{1}{2}$	11.323	$11\frac{1}{4}$	8.377	$8\frac{1}{4}$	75
76	21.503	$21\frac{1}{2}$	15.288	$15\frac{1}{4}$	11.101	11	8.192	$8\frac{1}{4}$	76
77	21.185	$21\frac{1}{4}$	15.025	15	10.883	11	8.012	8	77
78	20.872	$20\frac{3}{4}$	14.766	$14\frac{3}{4}$	10.670	$10\frac{3}{4}$	7.836	$7\frac{3}{4}$	78
79	20.563	$20\frac{1}{2}$	14.513	$14\frac{1}{2}$	10.461	$10\frac{1}{2}$	7.663	$7\frac{1}{4}$	79
80	20.259	$20\frac{1}{4}$	14.263	$14\frac{1}{4}$	10.255	$10\frac{1}{4}$	7.495	$7\frac{1}{2}$	80
85	18.806	$18\frac{3}{4}$	13.078	13	9.289	$9\frac{1}{4}$	6.706	$6\frac{3}{4}$	85
90	17.457	$17\frac{1}{2}$	11.991	12	8.413	$8\frac{1}{2}$	6.000	6	90
95	16.204	$16\frac{1}{4}$	10.995	11	7.620	$7\frac{3}{4}$	5.368	$5\frac{1}{4}$	95
100	15.042	15	10.081	10	6.902	7	4.803	$4\frac{3}{4}$	100

EXAMPLES.—The perpetuity of an annuity of £1 per annum after 65 years is worth in present money: at $1\frac{3}{4}\%$ per cent. £18.502, or $18\frac{1}{2}$ years' purchase; at $2\frac{1}{4}\%$ per cent. £10.464, or $10\frac{1}{2}$ years' purchase.

COMPOUND INTEREST TABLES

The Present Value of the REVERSION OF A PERPETUITY after any given Term not exceeding 100 Years

After Years	Years' Purchase $2\frac{1}{2}\%$	Years' Purchase $2\frac{3}{4}\%$	Years' Purchase 3%	Years' Purchase $3\frac{1}{2}\%$	After Years
1	39'024	39	35'390	35 $\frac{1}{2}$	1
2	38'073	38	34'443	34 $\frac{1}{2}$	2
3	37'144	37 $\frac{1}{4}$	33'521	33 $\frac{1}{2}$	3
4	36'238	36 $\frac{1}{2}$	32'624	32 $\frac{1}{2}$	4
5	35'354	35 $\frac{1}{2}$	31'751	31 $\frac{3}{4}$	5
6	34'492	34 $\frac{3}{4}$	30'901	31	6
7	33'651	33 $\frac{3}{4}$	30'074	30	7
8	32'830	32 $\frac{3}{4}$	29'269	29 $\frac{1}{4}$	8
9	32'029	32	28'486	28 $\frac{1}{2}$	9
10	31'248	31 $\frac{1}{4}$	27'724	27 $\frac{3}{4}$	10
11	30'486	30 $\frac{3}{4}$	26'982	27	11
12	29'742	29 $\frac{3}{4}$	26'259	26 $\frac{1}{4}$	12
13	29'017	29	25'557	25 $\frac{1}{2}$	13
14	28'309	28 $\frac{1}{4}$	24'873	24 $\frac{3}{4}$	14
15	27'619	27 $\frac{1}{2}$	24'207	24 $\frac{1}{4}$	15
16	26'945	27	23'559	23 $\frac{1}{2}$	16
17	26'288	26 $\frac{1}{4}$	22'929	23	17
18	25'647	25 $\frac{3}{4}$	22'315	22 $\frac{1}{4}$	18
19	25'021	25	21'718	21 $\frac{3}{4}$	19
20	24'411	24 $\frac{3}{4}$	21'136	21 $\frac{1}{4}$	20
21	23'815	23 $\frac{3}{4}$	20'571	20 $\frac{1}{2}$	21
22	23'235	23 $\frac{1}{4}$	20'020	20	22
23	22'668	22 $\frac{3}{4}$	19'484	19 $\frac{1}{2}$	23
24	22'115	22	18'963	19	24
25	21'576	21 $\frac{1}{2}$	18'455	18 $\frac{1}{2}$	25
26	21'049	21	17'961	18	26
27	20'536	20 $\frac{1}{2}$	17'481	17 $\frac{1}{2}$	27
28	20'035	20	17'013	17	28
29	19'546	19 $\frac{1}{2}$	16'557	16 $\frac{1}{2}$	29
30	19'070	19	16'114	16	30
31	18'605	18 $\frac{1}{2}$	15'683	15 $\frac{3}{4}$	31
32	18'151	18 $\frac{1}{4}$	15'263	15 $\frac{1}{4}$	32
33	17'708	17 $\frac{3}{4}$	14'855	14 $\frac{3}{4}$	33
34	17'276	17 $\frac{1}{4}$	14'457	14 $\frac{1}{2}$	34
35	16'855	16 $\frac{3}{4}$	14'070	14	35
36	16'444	16 $\frac{1}{2}$	13'694	13 $\frac{3}{4}$	36
37	16'043	16 $\frac{1}{4}$	13'327	13 $\frac{1}{4}$	37
38	15'651	15 $\frac{3}{4}$	12'971	13	38
39	15'270	15 $\frac{1}{4}$	12'623	12 $\frac{3}{4}$	39
40	14'897	15	12'286	12 $\frac{1}{4}$	40
41	14'534	14 $\frac{3}{4}$	11'957	12	41
42	14'179	14 $\frac{1}{4}$	11'637	11 $\frac{3}{4}$	42
43	13'834	13 $\frac{3}{4}$	11'325	11 $\frac{1}{4}$	43
44	13'496	13 $\frac{1}{2}$	11'022	11	44
45	13'167	13 $\frac{1}{4}$	10'727	10 $\frac{3}{4}$	45
46	12'846	12 $\frac{3}{4}$	10'440	10 $\frac{1}{2}$	46
47	12'533	12 $\frac{1}{2}$	10'161	10 $\frac{1}{4}$	47
48	12'227	12 $\frac{1}{4}$	9'889	10	48
49	11'929	12	9'624	9 $\frac{1}{2}$	49
50	11'638	11 $\frac{3}{4}$	9'366	9 $\frac{1}{4}$	50

For explanation see p. (14).

COMPOUND INTEREST TABLES

The Present Value of the REVERSION OF A PERPETUITY after any given Term not exceeding 100 Years

After Years	Years' Purchase $2\frac{1}{2}\%$	Years' Purchase $2\frac{3}{4}\%$	Years' Purchase 3%	Years' Purchase $3\frac{1}{2}\%$	After Years				
51	11.354	11 $\frac{1}{4}$	9.116	9	7.382	7 $\frac{1}{2}$	4.943	5	51
52	11.077	11	8.872	8 $\frac{3}{4}$	7.167	7 $\frac{1}{4}$	4.776	4 $\frac{3}{4}$	52
53	10.807	10 $\frac{3}{4}$	8.634	8 $\frac{1}{2}$	6.958	7	4.614	4 $\frac{1}{2}$	53
54	10.543	10 $\frac{1}{2}$	8.403	8 $\frac{1}{4}$	6.756	6 $\frac{3}{4}$	4.458	4 $\frac{1}{4}$	54
55	10.286	10 $\frac{1}{4}$	8.178	8 $\frac{1}{4}$	6.559	6 $\frac{1}{2}$	4.307	4 $\frac{1}{4}$	55
56	10.035	10	7.959	8	6.368	6 $\frac{1}{4}$	4.162	4 $\frac{1}{4}$	56
57	9.790	9 $\frac{3}{4}$	7.746	7 $\frac{3}{4}$	6.182	6 $\frac{1}{4}$	4.021	4	57
58	9.552	9 $\frac{1}{2}$	7.539	7 $\frac{1}{2}$	6.002	6	3.885	4	58
59	9.319	9 $\frac{1}{4}$	7.337	7 $\frac{1}{4}$	5.828	5 $\frac{3}{4}$	3.754	3 $\frac{3}{4}$	59
60	9.091	9	7.141	7 $\frac{1}{4}$	5.658	5 $\frac{1}{2}$	3.627	3 $\frac{1}{2}$	60
61	8.870	8 $\frac{3}{4}$	6.950	7	5.493	5 $\frac{1}{2}$	3.504	3 $\frac{1}{2}$	61
62	8.653	8 $\frac{1}{2}$	6.764	6 $\frac{3}{4}$	5.333	5 $\frac{1}{4}$	3.386	3 $\frac{1}{4}$	62
63	8.442	8 $\frac{1}{4}$	6.583	6 $\frac{1}{2}$	5.178	5 $\frac{1}{4}$	3.271	3 $\frac{1}{4}$	63
64	8.236	8 $\frac{1}{4}$	6.407	6 $\frac{1}{4}$	5.027	5	3.160	3 $\frac{1}{4}$	64
65	8.035	8	6.235	6 $\frac{1}{4}$	4.880	5	3.054	3	65
66	7.839	7 $\frac{3}{4}$	6.068	6	4.738	4 $\frac{3}{4}$	2.950	3	66
67	7.648	7 $\frac{1}{2}$	5.906	6	4.600	4 $\frac{1}{2}$	2.851	2 $\frac{3}{4}$	67
68	7.462	7 $\frac{1}{4}$	5.748	5 $\frac{3}{4}$	4.466	4 $\frac{1}{2}$	2.754	2 $\frac{3}{4}$	68
69	7.280	7 $\frac{1}{4}$	5.594	5 $\frac{1}{2}$	4.336	4 $\frac{1}{4}$	2.661	2 $\frac{3}{4}$	69
70	7.102	7	5.444	5 $\frac{1}{2}$	4.210	4 $\frac{1}{4}$	2.571	2 $\frac{1}{2}$	70
71	6.929	7	5.299	5 $\frac{1}{4}$	4.087	4	2.484	2 $\frac{1}{2}$	71
72	6.760	6 $\frac{3}{4}$	5.157	5 $\frac{1}{4}$	3.968	4	2.400	2 $\frac{1}{2}$	72
73	6.595	6 $\frac{1}{2}$	5.019	5	3.853	3 $\frac{3}{4}$	2.319	2 $\frac{1}{2}$	73
74	6.434	6 $\frac{1}{4}$	4.884	5	3.740	3 $\frac{1}{2}$	2.241	2 $\frac{1}{4}$	74
75	6.277	6 $\frac{1}{4}$	4.754	4 $\frac{3}{4}$	3.632	3 $\frac{1}{4}$	2.165	2 $\frac{1}{4}$	75
76	6.124	6	4.626	4 $\frac{3}{4}$	3.526	3 $\frac{1}{4}$	2.092	2	76
77	5.975	6	4.503	4 $\frac{1}{2}$	3.423	3 $\frac{1}{4}$	2.021	2	77
78	5.829	5 $\frac{3}{4}$	4.382	4 $\frac{1}{2}$	3.233	3 $\frac{1}{4}$	1.952	2	78
79	5.687	5 $\frac{1}{2}$	4.265	4 $\frac{1}{4}$	3.227	3 $\frac{1}{4}$	1.886	2	79
80	5.548	5 $\frac{1}{2}$	4.151	4 $\frac{1}{4}$	3.133	3 $\frac{1}{4}$	1.823	1 $\frac{3}{4}$	80
85	4.904	5	3.624	3 $\frac{1}{2}$	2.702	2 $\frac{3}{4}$	1.535	1 $\frac{1}{2}$	85
90	4.334	4 $\frac{1}{2}$	3.164	3 $\frac{1}{4}$	2.331	2 $\frac{1}{4}$	1.292	1 $\frac{1}{4}$	90
95	3.831	3 $\frac{1}{2}$	2.763	2 $\frac{3}{4}$	2.011	2	1.088	1	95
100	3.386	3 $\frac{1}{2}$	2.413	2 $\frac{1}{2}$	1.734	1 $\frac{3}{4}$	.916	1	100

COMPOUND INTEREST TABLES

The Present Value of the REVERSION OF A PERPETUITY after any given Term not exceeding 100 Years

After Years	Years' Purchase	4 0%	Years' Purchase	4 $\frac{1}{2}$ 0%	Years' Purchase	5 0%	Years' Purchase	6 0%	After Years
1	24.038	24	21.265	21 $\frac{1}{4}$	19.048	19	15.723	15 $\frac{3}{4}$	1
2	23.114	23	20.350	20 $\frac{1}{4}$	18.141	18 $\frac{1}{4}$	14.833	14 $\frac{3}{4}$	2
3	22.225	22 $\frac{1}{4}$	19.473	19 $\frac{1}{2}$	17.277	17 $\frac{1}{4}$	13.994	14	3
4	21.370	21 $\frac{1}{4}$	18.635	18 $\frac{3}{4}$	16.454	16 $\frac{1}{2}$	13.202	13 $\frac{1}{4}$	4
5	20.548	20 $\frac{1}{2}$	17.832	17 $\frac{3}{4}$	15.671	15 $\frac{3}{4}$	12.454	12 $\frac{1}{2}$	5
6	19.758	19 $\frac{3}{4}$	17.064	17	14.924	15	11.749	11 $\frac{3}{4}$	6
7	18.998	19	16.330	16 $\frac{1}{4}$	14.214	14 $\frac{1}{4}$	11.084	11	7
8	18.267	18 $\frac{1}{2}$	15.626	15 $\frac{1}{2}$	13.537	13 $\frac{1}{2}$	10.457	10 $\frac{1}{2}$	8
9	17.565	17 $\frac{1}{2}$	14.953	15	12.892	13	9.865	9 $\frac{3}{4}$	9
10	16.889	17	14.310	14 $\frac{1}{4}$	12.278	12 $\frac{1}{4}$	9.307	9 $\frac{1}{4}$	10
11	16.240	16 $\frac{1}{4}$	13.693	13 $\frac{3}{4}$	11.694	11 $\frac{3}{4}$	8.780	8 $\frac{3}{4}$	11
12	15.615	15 $\frac{1}{2}$	13.104	13	11.137	11 $\frac{1}{2}$	8.283	8 $\frac{1}{4}$	12
13	15.014	15	12.539	12 $\frac{1}{2}$	10.606	10 $\frac{1}{2}$	7.814	7 $\frac{3}{4}$	13
14	14.437	14 $\frac{1}{2}$	11.999	12	10.101	10	7.372	7 $\frac{1}{4}$	14
15	13.882	14	11.483	11 $\frac{1}{2}$	9.620	9 $\frac{1}{2}$	6.954	7	15
16	13.348	13 $\frac{1}{4}$	10.988	11	9.162	9 $\frac{1}{4}$	6.561	6 $\frac{1}{2}$	16
17	12.834	12 $\frac{3}{4}$	10.515	10 $\frac{1}{2}$	8.726	8 $\frac{3}{4}$	6.189	6 $\frac{1}{4}$	17
18	12.341	12 $\frac{1}{4}$	10.062	10	8.310	8 $\frac{1}{4}$	5.839	5 $\frac{3}{4}$	18
19	11.866	11 $\frac{3}{4}$	9.629	9 $\frac{3}{4}$	7.915	8	5.509	5 $\frac{1}{2}$	19
20	11.410	11 $\frac{1}{2}$	9.214	9 $\frac{1}{2}$	7.538	7 $\frac{1}{2}$	5.197	5 $\frac{1}{4}$	20
21	10.971	11	8.818	8 $\frac{3}{4}$	7.179	7 $\frac{1}{4}$	4.903	5	21
22	10.549	10 $\frac{1}{2}$	8.438	8 $\frac{1}{2}$	6.837	6 $\frac{3}{4}$	4.625	4 $\frac{3}{4}$	22
23	10.143	10 $\frac{1}{4}$	8.074	8	6.511	6 $\frac{1}{2}$	4.363	4 $\frac{1}{4}$	23
24	9.753	9 $\frac{3}{4}$	7.727	7 $\frac{3}{4}$	6.201	6 $\frac{1}{4}$	4.116	4	24
25	9.378	9 $\frac{1}{2}$	7.394	7 $\frac{1}{2}$	5.906	6	3.883	3 $\frac{3}{4}$	25
26	9.017	9	7.076	7	5.625	5 $\frac{3}{4}$	3.663	3 $\frac{1}{2}$	26
27	8.670	8 $\frac{3}{4}$	6.771	6 $\frac{3}{4}$	5.357	5 $\frac{1}{4}$	3.456	3 $\frac{1}{4}$	27
28	8.337	8 $\frac{1}{4}$	6.479	6 $\frac{1}{2}$	5.102	5	3.261	3 $\frac{1}{4}$	28
29	8.016	8	6.200	6 $\frac{1}{4}$	4.859	4 $\frac{3}{4}$	3.076	3	29
30	7.708	7 $\frac{3}{4}$	5.933	6	4.628	4 $\frac{1}{2}$	2.902	3	30
31	7.412	7 $\frac{1}{2}$	5.678	5 $\frac{3}{4}$	4.407	4 $\frac{1}{4}$	2.738	2 $\frac{3}{4}$	31
32	7.126	7 $\frac{1}{4}$	5.433	5 $\frac{1}{2}$	4.197	4 $\frac{1}{4}$	2.583	2 $\frac{1}{2}$	32
33	6.852	6 $\frac{3}{4}$	5.199	5 $\frac{1}{4}$	3.997	4	2.436	2 $\frac{1}{4}$	33
34	6.589	6 $\frac{1}{2}$	4.975	5	3.807	3 $\frac{3}{4}$	2.299	2 $\frac{1}{4}$	34
35	6.335	6 $\frac{1}{4}$	4.761	4 $\frac{3}{4}$	3.626	3 $\frac{1}{2}$	2.168	2 $\frac{1}{4}$	35
36	6.092	6	4.556	4 $\frac{1}{2}$	3.453	3 $\frac{1}{2}$	2.046	2	36
37	5.857	5 $\frac{3}{4}$	4.360	4 $\frac{1}{4}$	3.289	3 $\frac{1}{4}$	1.930	2	37
38	5.632	5 $\frac{1}{2}$	4.172	4 $\frac{1}{4}$	3.132	3 $\frac{1}{4}$	1.821	1 $\frac{3}{4}$	38
39	5.416	5 $\frac{1}{4}$	3.993	4	2.983	3	1.718	1 $\frac{3}{4}$	39
40	5.207	5 $\frac{1}{4}$	3.821	3 $\frac{3}{4}$	2.841	2 $\frac{3}{4}$	1.620	1 $\frac{1}{2}$	40
41	5.007	5	3.656	3 $\frac{1}{2}$	2.706	2 $\frac{3}{4}$	1.529	1 $\frac{1}{2}$	41
42	4.814	4 $\frac{3}{4}$	3.499	3 $\frac{1}{4}$	2.577	2 $\frac{1}{2}$	1.442	1 $\frac{1}{2}$	42
43	4.629	4 $\frac{1}{2}$	3.348	3 $\frac{1}{4}$	2.454	2 $\frac{1}{2}$	1.360	1 $\frac{1}{4}$	43
44	4.451	4 $\frac{1}{4}$	3.204	3 $\frac{1}{4}$	2.337	2 $\frac{1}{4}$	1.283	1 $\frac{1}{4}$	44
45	4.280	4	3.066	3	2.226	2 $\frac{1}{4}$	1.211	1 $\frac{1}{4}$	45
46	4.115	4	2.934	3	2.120	2	1.142	1 $\frac{1}{4}$	46
47	3.957	4	2.808	2 $\frac{3}{4}$	2.019	2	1.078	1	47
48	3.805	3 $\frac{3}{4}$	2.687	2 $\frac{3}{4}$	1.923	2	1.017	1	48
49	3.659	3 $\frac{1}{2}$	2.571	2 $\frac{1}{2}$	1.831	1 $\frac{3}{4}$	.959	1	49
50	3.518	3 $\frac{1}{2}$	2.460	2 $\frac{1}{2}$	1.744	1 $\frac{3}{4}$	.905	1	50

For explanation see p. (14).

COMPOUND INTEREST TABLES

The Present Value of the REVERSION OF A PERPETUITY after any given Term not exceeding 100 Years

After Years	Years' Purchase 4 %	Years' Purchase 4 $\frac{1}{2}$ %	Years' Purchase 5 %	Years' Purchase 6 %	After Years
51	3'383	3 $\frac{1}{2}$	1'661	·854	51
52	3'253	3 $\frac{1}{4}$	1'582	·806	52
53	3'128	3 $\frac{1}{4}$	1'507	·760	53
54	3'007	3	1'435	·717	54
55	2'892	3	1'367	·677	55
56	2'781	2 $\frac{3}{4}$	1'302	·639	56
57	2'674	2 $\frac{3}{4}$	1'240	·603	57
58	2'571	2 $\frac{1}{2}$	1'181	·568	58
59	2'472	2 $\frac{1}{2}$	1'125	·536	59
60	2'377	2 $\frac{1}{2}$	1'071	·506	60
61	2'285	2 $\frac{1}{4}$	1'020	·477	61
62	2'197	2 $\frac{1}{4}$	·971	·450	62
63	2'113	2	·925	·424	63
64	2'031	2	·881	·400	64
65	1'953	2	·839	·378	65
66	1'878	2	·799	·356	66
67	1'806	1 $\frac{3}{4}$	·761	·336	67
68	1'736	1 $\frac{3}{4}$	·725	·317	68
69	1'670	1 $\frac{3}{4}$	·690	·299	69
70	1'605	1 $\frac{1}{2}$	·657	·282	70
71	1'544	1 $\frac{1}{2}$	·626	·266	71
72	1'484	1 $\frac{1}{2}$	·596	·255	72
73	1'427	1 $\frac{1}{4}$	·568	·237	73
74	1'372	1 $\frac{1}{4}$	·541	·223	74
75	1'320	1 $\frac{1}{4}$	·515	·211	75
76	1'269	1 $\frac{1}{4}$	·491	·199	76
77	1'220	1 $\frac{1}{4}$	·467	·188	77
78	1'173	1 $\frac{1}{4}$	·445	·177	78
79	1'128	1 $\frac{1}{4}$	·424	·167	79
80	1'085	1	·404	·158	80
85	·891	1	·316	·118	85
90	·733	$\frac{1}{2}$	·248	·088	90
95	·602	$\frac{1}{2}$	·194	·066	95
100	·495	$\frac{1}{2}$	·152	·049	100

COMPOUND INTEREST TABLES

The Present Value of the REVERSION OF A PERPETUITY after any given Term not exceeding 100 Years

After Years	Years' Purchase	7 %	Years' Purchase	8 %	Years' Purchase	9 %	Years' Purchase	10 %	After Years
1	13.351	$13\frac{1}{4}$	11.574	$11\frac{1}{2}$	10.194	$10\frac{1}{4}$	9.091	9	1
2	12.477	$12\frac{1}{2}$	10.717	$10\frac{3}{4}$	9.352	$9\frac{1}{2}$	8.264	$8\frac{1}{4}$	2
3	11.661	$11\frac{1}{2}$	9.923	10	8.580	$8\frac{1}{2}$	7.513	$7\frac{1}{2}$	3
4	10.898	11	9.188	$9\frac{1}{4}$	7.872	$7\frac{3}{4}$	6.830	$6\frac{3}{4}$	4
5	10.185	$10\frac{1}{4}$	8.507	$8\frac{1}{2}$	7.222	$7\frac{1}{4}$	6.210	$6\frac{1}{4}$	5
6	9.519	$9\frac{1}{2}$	7.877	$7\frac{3}{4}$	6.626	$6\frac{1}{2}$	5.645	$5\frac{3}{4}$	6
7	8.896	9	7.294	$7\frac{1}{2}$	6.078	6	5.132	$5\frac{1}{2}$	7
8	8.314	$8\frac{1}{4}$	6.753	$6\frac{3}{4}$	5.577	$5\frac{1}{2}$	4.665	$4\frac{3}{4}$	8
9	7.770	$7\frac{1}{2}$	6.253	$6\frac{1}{2}$	5.116	5	4.241	$4\frac{1}{2}$	9
10	7.262	$7\frac{1}{4}$	5.790	$5\frac{3}{4}$	4.694	$4\frac{3}{4}$	3.855	$3\frac{3}{4}$	10
11	6.787	$6\frac{3}{4}$	5.361	$5\frac{1}{2}$	4.306	$4\frac{1}{2}$	3.505	$3\frac{1}{2}$	11
12	6.343	$6\frac{1}{4}$	4.964	5	3.951	4	3.186	$3\frac{1}{4}$	12
13	5.928	6	4.596	$4\frac{1}{2}$	3.625	$3\frac{1}{2}$	2.897	3	13
14	5.540	$5\frac{1}{2}$	4.256	$4\frac{1}{4}$	3.325	$3\frac{1}{4}$	2.633	$2\frac{3}{4}$	14
15	5.178	$5\frac{1}{4}$	3.940	4	3.051	3	2.394	$2\frac{1}{2}$	15
16	4.839	$4\frac{3}{4}$	3.649	$3\frac{3}{4}$	2.799	$2\frac{3}{4}$	2.176	$2\frac{1}{4}$	16
17	4.522	$4\frac{1}{2}$	3.378	$3\frac{1}{2}$	2.568	$2\frac{1}{2}$	1.978	2	17
18	4.226	$4\frac{1}{4}$	3.128	$3\frac{1}{4}$	2.356	$2\frac{1}{4}$	1.799	$1\frac{3}{4}$	18
19	3.950	4	2.896	3	2.161	$2\frac{1}{4}$	1.635	$1\frac{1}{4}$	19
20	3.691	$3\frac{3}{4}$	2.682	$2\frac{3}{4}$	1.983	2	1.486	$1\frac{1}{2}$	20
21	3.450	$3\frac{1}{2}$	2.483	$2\frac{1}{2}$	1.819	$1\frac{3}{4}$	1.351	$1\frac{1}{4}$	21
22	3.224	$3\frac{1}{4}$	2.299	$2\frac{1}{4}$	1.669	$1\frac{1}{2}$	1.229	$1\frac{1}{4}$	22
23	3.013	3	2.129	$2\frac{1}{4}$	1.531	$1\frac{1}{2}$	1.117	1	23
24	2.816	$2\frac{3}{4}$	1.971	2	1.405	$1\frac{1}{2}$	1.015	I	24
25	2.632	$2\frac{1}{2}$	1.825	$1\frac{1}{2}$	1.289	$1\frac{1}{4}$	.920	I	25
26	2.460	$2\frac{1}{4}$	1.690	$1\frac{3}{4}$	1.182	$1\frac{1}{4}$	.839	$\frac{3}{4}$	26
27	2.299	$2\frac{1}{4}$	1.565	$1\frac{1}{2}$	1.085	I	.763	$\frac{3}{4}$	27
28	2.148	$2\frac{1}{4}$	1.449	$1\frac{1}{2}$	1.005	I	.693	$\frac{3}{4}$	28
29	2.008	2	1.342	$1\frac{1}{4}$	.913	I	.630	$\frac{3}{4}$	29
30	1.876	2	1.242	$1\frac{1}{4}$	.838	$\frac{3}{4}$	.573	$\frac{1}{2}$	30
31	1.754	$1\frac{3}{4}$	1.150	$1\frac{1}{4}$	.769	$\frac{3}{4}$	.521	$\frac{1}{2}$	31
32	1.639	$1\frac{3}{4}$	1.065	I	.705	$\frac{3}{4}$	.474	$\frac{1}{2}$	32
33	1.532	$1\frac{1}{2}$	.986	I	.647	$\frac{3}{4}$	.431	$\frac{1}{2}$	33
34	1.431	$1\frac{1}{2}$	.913	I	.594	$\frac{1}{2}$	.391	$\frac{1}{3}$	34
35	1.338	$1\frac{1}{4}$	.845	$\frac{3}{4}$	.545	$\frac{1}{2}$	.356	$\frac{1}{3}$	35
36	1.250	$1\frac{1}{4}$	.783	$\frac{3}{4}$	.500	$\frac{1}{2}$	.323	$\frac{1}{3}$	36
37	1.168	$1\frac{1}{4}$	.725	$\frac{3}{4}$	.458	$\frac{1}{2}$	.294	$\frac{1}{3}$	37
38	1.092	I	.671	$\frac{3}{4}$	.421	$\frac{1}{2}$	.267	$\frac{1}{4}$	38
39	1.021	I	.621	$\frac{1}{2}$	.386	$\frac{1}{2}$	.243	$\frac{1}{4}$	39
40	.954	I	.575	$\frac{1}{2}$	.354	$\frac{1}{3}$	.221	$\frac{1}{5}$	40
41	.891	I	.533	$\frac{1}{2}$	.325	$\frac{1}{3}$	.201	$\frac{1}{5}$	41
42	.833	$\frac{3}{4}$	.493	$\frac{1}{2}$	.298	$\frac{1}{3}$	.183	$\frac{1}{5}$	42
43	.778	$\frac{3}{4}$	.457	$\frac{1}{2}$	.273	$\frac{1}{4}$	.166	$\frac{1}{6}$	43
44	.728	$\frac{3}{4}$	.423	$\frac{1}{2}$	.251	$\frac{1}{4}$	.151	$\frac{1}{6}$	44
45	.680	$\frac{3}{4}$	.392	$\frac{1}{2}$	.230	$\frac{1}{4}$	.137	$\frac{1}{7}$	45
46	.635	$\frac{3}{4}$	.363	$\frac{1}{3}$	.211	$\frac{1}{5}$	.125	$\frac{1}{8}$	46
47	.594	$\frac{1}{2}$	.336	$\frac{1}{3}$	.194	$\frac{1}{5}$	.113	$\frac{1}{9}$	47
48	.555	$\frac{1}{2}$	.311	$\frac{1}{3}$	.178	$\frac{1}{6}$	.103	$\frac{1}{10}$	48
49	.519	$\frac{1}{2}$	.288	$\frac{1}{3}$	.163	$\frac{1}{6}$	.094	$\frac{1}{11}$	49
50	.485	$\frac{1}{2}$	.267	$\frac{1}{4}$	.150	$\frac{1}{7}$	.085	$\frac{1}{12}$	50

For explanation see p. (14).

COMPOUND INTEREST TABLES

The Present Value of the REVERSION OF A PERPETUITY after any given Term not exceeding 100 Years

After Years	Years' Purchase 7 %	Years' Purchase 8 %	Years' Purchase 9 %	Years' Purchase 10 %	After Years
51	·453	·247	·137	·078	51
52	·423	·229	·126	·071	52
53	·396	·212	·116	·064	53
54	·370	·196	·106	·059	54
55	·346	·182	·097	·053	55
56	·323	·168	·089	·049	56
57	·302	·156	·082	·044	57
58	·282	·144	·075	·040	58
59	·264	·134	·069	·037	59
60	·246	·124	·063	·033	60
61	·230	·114	·058	·030	61
62	·215	·106	·053	·027	62
63	·201	·098	·049	·025	63
64	·188	·091	·045	·022	64
65	·176	·084	·041	·020	65
66	·164	·078	·038	·019	66
67	·154	·072	·035	·017	67
68	·143	·067	·032	·015	68
69	·134	·062	·029	·014	69
70	·125	·057	·027	·013	70
71	·117	·053	·024	·012	71
72	·109	·049	·022	·010	72
73	·102	·045	·021	·010	73
74	·096	·042	·019	·009	74
75	·089	·039	·017	·008	75
76	·084	·036	·016	·007	76
77	·078	·033	·015	·006	77
78	·073	·031	·013	·006	78
79	·068	·029	·012	·005	79
80	·064	·026	·011	·005	80
85	·045	·018	·007	·003	85
90	·032	·012	·005	·002	90
95	·023	·008	·003	·001	95
100	·016	·006	·002	·001	100

1%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'01000	'99010	1'00000	0'99010	1
2	1'02010	'98030	2'01000	1'97040	2
3	1'03030	'97059	3'03010	2'94099	3
4	1'04060	'96098	4'06040	3'90197	4
5	1'05101	'95147	5'10101	4'85343	5
6	1'06152	'94205	6'15202	5'79548	6
7	1'07214	'93272	7'21354	6'72819	7
8	1'08286	'92348	8'28567	7'65168	8
9	1'09369	'91434	9'36853	8'56602	9
10	1'10462	'90529	10'46221	9'47130	10
11	1'11567	'89632	11'56683	10'36763	11
12	1'12683	'88745	12'68250	11'25508	12
13	1'13809	'87866	13'80933	12'13374	13
14	1'14947	'86996	14'94742	13'00370	14
15	1'16097	'86135	16'09690	13'86505	15
16	1'17258	'85282	17'25786	14'71787	16
17	1'18430	'84438	18'43044	15'56225	17
18	1'19615	'83602	19'61475	16'39827	18
19	1'20811	'82774	20'81089	17'22601	19
20	1'22019	'81954	22'01900	18'04555	20
21	1'23239	'81143	23'23919	18'85698	21
22	1'24472	'80340	24'47159	19'66038	22
23	1'25716	'79544	25'71630	20'45582	23
24	1'26973	'78757	26'97346	21'24339	24
25	1'28243	'77977	28'24320	22'02316	25
26	1'29526	'77205	29'52563	22'79520	26
27	1'30821	'76440	30'82089	23'55961	27
28	1'32129	'75684	32'12910	24'31644	28
29	1'33450	'74934	33'45039	25'06579	29
30	1'34785	'74192	34'78489	25'80771	30
31	1'36133	'73458	36'13274	26'54229	31
32	1'37494	'72730	37'49407	27'26959	32
33	1'38869	'72010	38'86901	27'98969	33
34	1'40258	'71297	40'25770	28'70267	34
35	1'41660	'70591	41'66028	29'40858	35
36	1'43077	'69892	43'07688	30'10750	36
37	1'44508	'69200	44'50765	30'79951	37
38	1'45953	'68515	45'95272	31'48466	38
39	1'47412	'67837	47'41225	32'16303	39
40	1'48886	'67165	48'88637	32'83469	40
41	1'50375	'66500	50'37524	33'49969	41
42	1'51879	'65842	51'87899	34'15811	42
43	1'53398	'65190	53'39778	34'81001	43
44	1'54932	'64545	54'93176	35'45545	44
45	1'56481	'63906	56'48107	36'09451	45
46	1'58046	'63273	58'04588	36'72724	46
47	1'59626	'62646	59'62634	37'35370	47
48	1'61223	'62026	61'22261	37'97396	48
49	1'62835	'61412	62'83483	38'58808	49
50	1'64463	'60804	64'46318	39'19612	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

1%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	1.66108	.60202	66.10781	39.79814	51
52	1.67769	.59606	67.76889	40.39419	52
53	1.69447	.59016	69.44558	40.98435	53
54	1.71141	.58431	71.14105	41.56866	54
55	1.72852	.57853	72.85246	42.14719	55
56	1.74581	.57280	74.58098	42.71999	56
57	1.76327	.56713	76.32679	43.28712	57
58	1.78090	.56151	78.09006	43.84863	58
59	1.79871	.55595	79.87096	44.40459	59
60	1.81670	.55045	81.66967	44.95504	60
61	1.83486	.54500	83.48637	45.50004	61
62	1.85321	.53960	85.32123	46.03964	62
63	1.87174	.53426	87.17444	46.57390	63
64	1.89046	.52897	89.04619	47.10287	64
65	1.90937	.52373	90.93665	47.62661	65
66	1.92846	.51855	92.84601	48.14516	66
67	1.94774	.51341	94.77447	48.65857	67
68	1.96722	.50833	96.72222	49.16690	68
69	1.98689	.50330	98.68944	49.67020	69
70	2.00676	.49831	100.67634	50.16851	70
71	2.02683	.49338	102.68310	50.66190	71
72	2.04710	.48850	104.70993	51.15039	72
73	2.06757	.48366	106.75793	51.63405	73
74	2.08825	.47887	108.82460	52.11292	74
75	2.10913	.47413	110.91285	52.58705	75
76	2.13022	.46944	113.02197	53.05649	76
77	2.15152	.46479	115.15219	53.52127	77
78	2.17304	.46019	117.30372	53.98146	78
79	2.19477	.45563	119.47675	54.43709	79
80	2.21672	.45112	121.67152	54.88821	80
81	2.23888	.44665	123.88824	55.33486	81
82	2.26127	.44223	126.12712	55.77709	82
83	2.28388	.43785	128.38839	56.21494	83
84	2.30672	.43352	130.67227	56.64845	84
85	2.32979	.42922	132.97900	57.07768	85
86	2.35309	.42497	135.30879	57.50265	86
87	2.37662	.42077	137.66187	57.92342	87
88	2.40038	.41660	140.03849	58.34002	88
89	2.42439	.41248	142.43888	58.75249	89
90	2.44863	.40839	144.86327	59.16088	90
91	2.47312	.40435	147.31190	59.56523	91
92	2.49785	.40034	149.78502	59.96557	92
93	2.52283	.39638	152.28287	60.36195	93
94	2.54806	.39246	154.80570	60.75441	94
95	2.57354	.38857	157.35375	61.14298	95
96	2.59927	.38472	159.92729	61.52770	96
97	2.62527	.38091	162.52656	61.90862	97
98	2.65152	.37714	165.15183	62.28576	98
99	2.67803	.37341	167.80335	62.65917	99
100	2.70481	.36971	170.48138	63.02888	100

1 $\frac{1}{4}$ %

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·01250	·98765	1·00000	0·98765	1
2	1·02516	·97546	2 01250	1·96312	2
3	1·03797	·96342	3·03766	2·92653	3
4	1·05095	·95152	4·07563	3·87806	4
5	1·06408	·93978	5·12657	4·81783	5
6	1·07738	·92817	6·19065	5·74601	6
7	1·09085	·91672	7·26804	6·66273	7
8	1·10449	·90540	8·35889	7·56812	8
9	1·11829	·89422	9·46337	8·46234	9
10	1·13227	·88318	10·58167	9·34553	10
11	1·14642	·87228	11·71394	10·21780	11
12	1·16075	·86151	12·86036	11·07931	12
13	1·17526	·85087	14·02112	11·93018	13
14	1·18995	·84037	15·19638	12·77055	14
15	1·20483	·82999	16·38633	13·60055	15
16	1·21989	·81975	17·59116	14·42029	16
17	1·23514	·80963	18·81105	15·22992	17
18	1·25058	·79963	20·04619	16·02955	18
19	1·26621	·78976	21·29677	16·81931	19
20	1·28204	·78001	22·56298	17·59932	20
21	1·29806	·77038	23·84502	18·36969	21
22	1·31429	·76087	25·14308	19·13056	22
23	1·33072	·75147	26·45737	19·88204	23
24	1·34735	·74220	27·78808	20·62423	24
25	1·36419	·73303	29·13544	21·35727	25
26	1·38125	·72398	30·49963	22·08125	26
27	1·39851	·71505	31·88087	22·79630	27
28	1·41599	·70622	33·27938	23·50252	28
29	1·43369	·69750	34·69538	24·20002	29
30	1·45161	·68889	36·12907	24·88891	30
31	1·46976	·68038	37·58068	25·56929	31
32	1·48813	·67198	39·05044	26·24127	32
33	1·50673	·66369	40·53857	26·90496	33
34	1·52557	·65549	42·04530	27·56046	34
35	1·54464	·64740	43·57087	28·20786	35
36	1·56394	·63941	45·11551	28·84727	36
37	1·58349	·63152	46·67945	29·47878	37
38	1·60329	·62372	48·26294	30·10250	38
39	1·62333	·61602	49·88623	30·71852	39
40	1·64362	·60841	51·48956	31·32693	40
41	1·66416	·60090	53·13318	31·92784	41
42	1·68497	·59348	54·79734	32·52132	42
43	1·70603	·58616	56·48231	33·10748	43
44	1·72735	·57892	58·18834	33·68640	44
45	1·74895	·57177	59·91569	34·25817	45
46	1·77081	·56471	61·66464	34·82288	46
47	1·79294	·55774	63·43545	35·38062	47
48	1·81535	·55086	65·22839	35·93148	48
49	1·83805	·54406	67·04374	36·47554	49
50	1·86102	·53734	68·88179	37·01288	50

For explanation see pp. (8-14)

COMPOUND INTEREST TABLES

1½%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	1·88429	·53071	70·74281	37·54358	51
52	1·90784	·52415	72·62710	38·06773	52
53	1·93169	·51768	74·53494	38·58542	53
54	1·95583	·51129	76·46662	39·09671	54
55	1·98028	·50498	78·42246	39·60169	55
56	2·00503	·49874	80·40274	40·10043	56
57	2·03010	·49259	82·40777	40·59302	57
58	2·05547	·48651	84·43787	41·07952	58
59	2·08117	·48050	86·49334	41·56002	59
60	2·10718	·47457	88·57451	42·03459	60
61	2·13352	·46871	90·68169	42·50330	61
62	2·16019	·46292	92·81521	42·96622	62
63	2·18719	·45721	94·97540	43·42343	63
64	2·21453	·45156	97·16259	43·87499	64
65	2·24221	·44599	99·37713	44·32098	65
66	2·27024	·44048	101·61934	44·76146	66
67	2·29862	·43504	103·88958	45·19651	67
68	2·32735	·42967	106·18820	45·62618	68
69	2·35644	·42437	108·51555	46·05055	69
70	2·38590	·41913	110·87200	46·46968	70
71	2·41572	·41395	113·25790	46·88363	71
72	2·44592	·40884	115·67362	47·29247	72
73	2·47649	·40380	118·11954	47·69627	73
74	2·50745	·39881	120·59604	48·09508	74
75	2·53879	·39389	123·10349	48·48897	75
76	2·57053	·38903	125·64228	48·87800	76
77	2·60266	·38422	128·21281	49·26222	77
78	2·63519	·37948	130·81547	49·64170	78
79	2·66813	·37479	133·45066	50·01649	79
80	2·70149	·37017	136·11880	50·38666	80
81	2·73525	·36560	138·82028	50·75225	81
82	2·76944	·36108	141·55554	51·11334	82
83	2·80406	·35663	144·32498	51·46996	83
84	2·83911	·35222	147·12904	51·82219	84
85	2·87460	·34787	149·96815	52·17006	85
86	2·91053	·34358	152·84276	52·51364	86
87	2·94692	·33934	155·75329	52·85298	87
88	2·98375	·33515	158·70021	53·18813	88
89	3·02105	·33101	161·68396	53·51914	89
90	3·05881	·32692	164·70501	53·84606	90
91	3·09705	·32289	167·76382	54·16895	91
92	3·13576	·31890	170·86087	54·48785	92
93	3·17496	·31496	173·99663	54·80282	93
94	3·21464	·31108	177·17159	55·11389	94
95	3·25483	·30724	180·38623	55·42113	95
96	3·29551	·30344	183·64106	55·72457	96
97	3·33671	·29970	186·93658	56·02427	97
98	3·37842	·29600	190·27328	56·32026	98
99	3·42065	·29234	193·65170	56·61261	99
100	3·46340	·28873	197·07234	56·90134	100

See also Tables on pp. (82-97).

1 $\frac{1}{2}$ %

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'01500	'98522	1'00000	0'98522	1
2	1'03023	'97066	2'01500	1'95588	2
3	1'04568	'95632	3'04523	2'91220	3
4	1'06136	'94218	4'09090	3'85438	4
5	1'07728	'92826	5'15227	4'78265	5
6	1'09344	'91454	6'22955	5'69719	6
7	1'10984	'90103	7'32299	6'59821	7
8	1'12649	'88771	8'43284	7'48593	8
9	1'14339	'87459	9'55933	8'36052	9
10	1'16054	'86167	10'70272	9'22219	10
11	1'17795	'84893	11'86326	10'07112	11
12	1'19562	'83639	13'04121	10'90751	12
13	1'21355	'82403	14'23683	11'73153	13
14	1'23176	'81185	15'45038	12'54338	14
15	1'25023	'79985	16'68214	13'34323	15
16	1'26899	'78803	17'93237	14'13126	16
17	1'28802	'77639	19'20136	14'90765	17
18	1'30734	'76491	20'48938	15'67256	18
19	1'32695	'75361	21'79672	16'42617	19
20	1'34686	'74247	23'12367	17'16864	20
21	1'36706	'73150	24'47052	17'90014	21
22	1'38756	'72069	25'83758	18'62083	22
23	1'40838	'71004	27'22515	19'33086	23
24	1'42950	'69954	28'63352	20'03041	24
25	1'45095	'68921	30'06302	20'71961	25
26	1'47271	'67902	31'51397	21'39863	26
27	1'49480	'66899	32'98668	22'06762	27
28	1'51722	'65910	34'48148	22'72672	28
29	1'53998	'64936	35'99870	23'37608	29
30	1'56308	'63976	37'53868	24'01584	30
31	1'58653	'63031	39'10176	24'64615	31
32	1'61032	'62099	40'68829	25'26714	32
33	1'63448	'61182	42'29862	25'87896	33
34	1'65900	'60277	43'93309	26'48173	34
35	1'68388	'59387	45'59209	27'07560	35
36	1'70914	'58509	47'27597	27'66068	36
37	1'73478	'57644	48'98511	28'23713	37
38	1'76080	'56792	50'71989	28'80505	38
39	1'78721	'55953	52'48068	29'36458	39
40	1'81402	'55126	54'26789	29'91585	40
41	1'84123	'54312	56'08191	30'45896	41
42	1'86885	'53509	57'92314	30'99405	42
43	1'89688	'52718	59'79199	31'52123	43
44	1'92533	'51939	61'68887	32'04062	44
45	1'95421	'51171	63'61420	32'55234	45
46	1'98353	'50415	65'56841	33'05649	46
47	2'01328	'49670	67'55194	33'55319	47
48	2'04348	'48936	69'56522	34'04255	48
49	2'07413	'48213	71'60870	34'52468	49
50	2'10524	'47500	73'68283	34'99969	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

1½%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	2'13682	'46798	75'78807	35'46767	51
52	2'16887	'46107	77'92489	35'92874	52
53	2'20141	'45426	80'09376	36'38300	53
54	2'23443	'44754	82'29517	36'83054	54
55	2'26794	'44093	84'52962	37'27147	55
56	2'30196	'43441	86'79754	37'70588	56
57	2'33649	'42799	89'09951	38'13387	57
58	2'37154	'42167	91'43600	38'55554	58
59	2'40711	'41544	93'80754	38'97097	59
60	2'44322	'40930	96'21465	39'38027	60
61	2'47987	'40325	98'65787	39'78352	61
62	2'51707	'39729	101'13774	40'18080	62
63	2'55482	'39142	103'65481	40'57222	63
64	2'59314	'38563	106'20963	40'95785	64
65	2'63204	'37993	108'80277	41'33779	65
66	2'67152	'37432	111'43481	41'71211	66
67	2'71160	'36879	114'10634	42'08089	67
68	2'75227	'36334	116'81793	42'44423	68
69	2'79355	'35797	119'57020	42'80220	69
70	2'83546	'35268	122'36375	43'15487	70
71	2'87799	'34746	125'19921	43'50234	71
72	2'92116	'34233	128'07720	43'84467	72
73	2'96498	'33727	130'99836	44'18194	73
74	3'00945	'33229	133'96333	44'51422	74
75	3'05459	'32738	136'97278	44'84160	75
76	3'10041	'32254	140'02737	45'16414	76
77	3'14692	'31777	143'12778	45'48191	77
78	3'19412	'31308	146'27470	45'79499	78
79	3'24203	'30845	149'46882	46'10343	79
80	3'29066	'30389	152'71085	46'40732	80
81	3'34002	'29940	156'00152	46'70672	81
82	3'39012	'29497	159'34154	47'00170	82
83	3'44097	'29062	162'73166	47'29231	83
84	3'49259	'28632	166'17264	47'57863	84
85	3'54498	'28209	169'66523	47'86072	85
86	3'59815	'27792	173'21020	48'13864	86
87	3'65213	'27381	176'80836	48'41246	87
88	3'70691	'26977	180'46048	48'68222	88
89	3'76251	'26578	184'16739	48'94800	89
90	3'81895	'26185	187'92990	49'20985	90
91	3'87623	'25798	191'74885	49'46784	91
92	3'93438	'25417	195'62568	49'72201	92
93	3'99339	'25041	199'55946	49'97242	93
94	4'05329	'24671	203'55285	50'21913	94
95	4'11409	'24307	207'60614	50'46220	95
96	4'17580	'23947	211'72023	50'70168	96
97	4'23844	'23594	215'89604	50'93761	97
98	4'30202	'23245	220'13448	51'17006	98
99	4'36655	'22901	224'43650	51'39907	99
100	4'43205	'22563	228'80304	51'62470	100

See also Tables on pp. 82-97/.

$1\frac{3}{4}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'01750	'98280	1'00000	0'98280	1
2	1'03531	'96590	2'01750	1'94870	2
3	1'05342	'94929	3'05281	2'89798	3
4	1'07186	'93296	4'10623	3'83094	4
5	1'09062	'91691	5'17809	4'74786	5
6	1'10970	'90114	6'26871	5'64900	6
7	1'12912	'88564	7'37841	6'53464	7
8	1'14888	'87041	8'50753	7'40505	8
9	1'16899	'85544	9'65641	8'26049	9
10	1'18944	'84073	10'82540	9'10122	10
11	1'21026	'82627	12'01484	9'92749	11
12	1'23144	'81206	13'22510	10'73955	12
13	1'25299	'79809	14'45654	11'53764	13
14	1'27492	'78436	15'70953	12'32201	14
15	1'29723	'77087	16'98445	13'09288	15
16	1'31993	'75762	18'28168	13'85050	16
17	1'34303	'74459	19'60161	14'59508	17
18	1'36653	'73178	20'94463	15'32686	18
19	1'39045	'71919	22'31117	16'04606	19
20	1'41478	'70682	23'70161	16'75288	20
21	1'43954	'69467	25'11639	17'44755	21
22	1'46473	'68272	26'55593	18'13027	22
23	1'49036	'67098	28'02065	18'80125	23
24	1'51644	'65944	29'51102	19'46069	24
25	1'54298	'64810	31'02746	20'10878	25
26	1'56998	'63695	32'57044	20'74573	26
27	1'59746	'62599	34'14042	21'37173	27
28	1'62541	'61523	35'73788	21'98695	28
29	1'65386	'60465	37'36329	22'59160	29
30	1'68280	'59425	39'01715	23'18585	30
31	1'71225	'58403	40'69995	23'76988	31
32	1'74221	'57398	42'41220	24'34386	32
33	1'77270	'56411	44'15441	24'90797	33
34	1'80372	'55441	45'92712	25'46238	34
35	1'83529	'54487	47'73084	26'00725	35
36	1'86741	'53550	49'56613	26'54275	36
37	1'90009	'52629	51'43354	27'06904	37
38	1'93334	'51724	53'33362	27'58628	38
39	1'96717	'50834	55'26696	28'09463	39
40	2'00160	'49960	57'23413	28'59423	40
41	2'03663	'49101	59'23573	29'08524	41
42	2'07227	'48256	61'27236	29'56780	42
43	2'10853	'47426	63'34462	30'04207	43
44	2'14543	'46611	65'45315	30'50817	44
45	2'18298	'45809	67'59858	30'96626	45
46	2'22118	'45021	69'78156	31'41647	46
47	2'26005	'44247	72'00274	31'85894	47
48	2'29960	'43486	74'26278	32'29380	48
49	2'33984	'42738	76'56238	32'72118	49
50	2'38079	'42003	78'90222	33'14121	50

For explanation see pp. (8-14)

COMPOUND INTEREST TABLES

1 $\frac{3}{4}$ %

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	2'42245	'41280	81'28301	33'55401	51
52	2'46485	'40570	83'70547	33'95972	52
53	2'50798	'39873	86'17031	34'35845	53
54	2'55187	'39187	88'67829	34'75032	54
55	2'59653	'38513	91'23016	35'13545	55
56	2'64197	'37851	93'82660	35'51395	56
57	2'68820	'37200	96'46866	35'88595	57
58	2'73524	'36560	99'15686	36'25155	58
59	2'78311	'35931	101'89210	36'61086	59
60	2'83182	'35313	104'67522	36'96399	60
61	2'88137	'34706	107'50703	37'31104	61
62	2'93180	'34109	110'38841	37'65213	62
63	2'98310	'33522	113'32020	37'98735	63
64	3'03531	'32946	116'30331	38'31681	64
65	3'08843	'32379	119'33861	38'64060	65
66	3'14247	'31822	122'42704	38'95882	66
67	3'19747	'31275	125'56951	39'27157	67
68	3'25342	'30737	128'76698	39'57893	68
69	3'31036	'30208	132'02040	39'88102	69
70	3'36829	'29689	135'33076	40'17790	70
71	3'42723	'29178	138'69905	40'46968	71
72	3'48721	'28676	142'12628	40'75645	72
73	3'54824	'28183	145'61349	41'03828	73
74	3'61033	'27698	149'16173	41'31526	74
75	3'67351	'27222	152'77206	41'58748	75
76	3'73780	'26754	156'44557	41'85502	76
77	3'80321	'26294	160'18336	42'11795	77
78	3'86977	'25841	163'98657	42'37636	78
79	3'93749	'25397	167'85634	42'63033	79
80	4'00639	'24960	171'79382	42'87994	80
81	4'07650	'24531	175'80022	43'12524	81
82	4'14784	'24109	179'87672	43'36633	82
83	4'22043	'23694	184'02456	43'60328	83
84	4'29429	'23287	188'24499	43'83614	84
85	4'36944	'22886	192'53928	44'06501	85
86	4'44590	'22493	196'90872	44'28993	86
87	4'52371	'22106	201'35462	44'51099	87
88	4'60287	'21726	205'87833	44'72824	88
89	4'68342	'21352	210'48120	44'94176	89
90	4'76538	'20985	215'16462	45'15161	90
91	4'84877	'20624	219'93000	45'35785	91
92	4'93363	'20269	224'77877	45'56054	92
93	5'01997	'19920	229'71240	45'75974	93
94	5'10782	'19578	234'73237	45'95552	94
95	5'19720	'19241	239'84018	46'14793	95
96	5'28815	'18910	245'03739	46'33704	96
97	5'38070	'18585	250'32554	46'52288	97
98	5'47486	'18265	255'70624	46'70554	98
99	5'57067	'17951	261'18110	46'88505	99
100	5'66816	'17642	266'75177	47'06147	100

See also Tables on pp. (82-97).

2%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'02000	'98039	1'00000	'98039	1
2	1'04040	'96117	2'02000	1'94156	2
3	1'06121	'94232	3'06040	2'88388	3
4	1'08243	'92385	4'12161	3'80773	4
5	1'10408	'90573	5'20404	4'71346	5
6	1'12616	'88797	6'30812	5'60143	6
7	1'14869	'87056	7'43428	6'47199	7
8	1'17166	'85349	8'58297	7'32548	8
9	1'19509	'83676	9'75463	8'16224	9
10	1'21899	'82035	10'94972	8'98258	10
11	1'24337	'80426	12'16872	9'78685	11
12	1'26824	'78849	13'41209	10'57534	12
13	1'29361	'77303	14'68033	11'34837	13
14	1'31948	'75788	15'97394	12'10625	14
15	1'34587	'74301	17'29342	12'84926	15
16	1'37279	'72845	18'63928	13'57771	16
17	1'40024	'71416	20'01207	14'29187	17
18	1'42825	'70016	21'41231	14'99203	18
19	1'45681	'68643	22'84056	15'67846	19
20	1'48595	'67297	24'29737	16'35143	20
21	1'51567	'65978	25'78332	17'01121	21
22	1'54598	'64684	27'29898	17'65805	22
23	1'57690	'63416	28'84496	18'29220	23
24	1'60844	'62172	30'42186	18'91393	24
25	1'64061	'60953	32'03030	19'52346	25
26	1'67342	'59758	33'67090	20'12104	26
27	1'70689	'58586	35'34432	20'70690	27
28	1'74102	'57437	37'05121	21'28127	28
29	1'77584	'56311	38'79223	21'84438	29
30	1'81136	'55207	40'56808	22'39646	30
31	1'84759	'54125	42'37944	22'93770	31
32	1'88454	'53063	44'22703	23'46833	32
33	1'92223	'52023	46'11157	23'98856	33
34	1'96068	'51003	48'03380	24'49859	34
35	1'99989	'50003	49'99447	24'99862	35
36	2'03989	'49022	51'99436	25'48884	36
37	2'08068	'48061	54'03425	25'96945	37
38	2'12230	'47119	56'11494	26'44064	38
39	2'16474	'46195	58'23723	26'90259	39
40	2'20804	'45289	60'40198	27'35548	40
41	2'25220	'44401	62'61002	27'79949	41
42	2'29724	'43530	64'86222	28'23479	42
43	2'34319	'42677	67'15947	28'66156	43
44	2'39005	'41840	69'50265	29'07996	44
45	2'43785	'41020	71'89271	29'49016	45
46	2'48661	'40215	74'33056	29'89231	46
47	2'53634	'39427	76'81717	30'28658	47
48	2'58707	'38654	79'35352	30'67312	48
49	2'63881	'37896	81'94059	31'05208	49
50	2'69159	'37153	84'57940	31'42361	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

2%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	2.74542	.36424	87.27098	31.78785	51
52	2.80033	.35710	90.01640	32.14495	52
53	2.85633	.35010	92.81673	32.49505	53
54	2.91346	.34323	95.67307	32.83828	54
55	2.97173	.33650	98.58653	33.17479	55
56	3.03117	.32991	101.55826	33.50469	56
57	3.09179	.32344	104.58943	33.82813	57
58	3.15362	.31710	107.68121	34.14523	58
59	3.21670	.31088	110.83484	34.45610	59
60	3.28103	.30478	114.05154	34.76089	60
61	3.34665	.29881	117.33257	35.05969	61
62	3.41358	.29295	120.67922	35.35264	62
63	3.48186	.28720	124.09280	35.63984	63
64	3.55149	.28157	127.57466	35.92141	64
65	3.62252	.27605	131.12615	36.19746	65
66	3.69497	.27064	134.74868	36.46810	66
67	3.76887	.26533	138.44365	36.73343	67
68	3.84425	.26013	142.21252	36.99356	68
69	3.92114	.25503	146.05677	37.24859	69
70	3.99956	.25003	149.97791	37.49862	70
71	4.07955	.24513	153.97747	37.74374	71
72	4.16114	.24032	158.05702	37.98406	72
73	4.24436	.23561	162.21816	38.21967	73
74	4.32925	.23099	166.46252	38.45066	74
75	4.41584	.22646	170.79177	38.67711	75
76	4.50415	.22202	175.20761	38.89913	76
77	4.59424	.21766	179.71176	39.11679	77
78	4.68612	.21340	184.30599	39.33019	78
79	4.77984	.20921	188.99211	39.53940	79
80	4.87544	.20511	193.77195	39.74451	80
81	4.97295	.20109	198.64739	39.94560	81
82	5.07241	.19715	203.62034	40.14275	82
83	5.17385	.19328	208.69275	40.33603	83
84	5.27733	.18949	213.86660	40.52551	84
85	5.38288	.18577	219.14394	40.71129	85
86	5.49054	.18213	224.52681	40.89342	86
87	5.60035	.17856	230.01735	41.07198	87
88	5.71235	.17506	235.61770	41.24704	88
89	5.82660	.17163	241.33005	41.41867	89
90	5.94313	.16826	247.15665	41.58693	90
91	6.06200	.16496	253.09979	41.75189	91
92	6.18324	.16173	259.16178	41.91362	92
93	6.30690	.15856	265.34502	42.07217	93
94	6.43304	.15545	271.65192	42.22762	94
95	6.56170	.15240	278.08496	42.38002	95
96	6.69293	.14941	284.64666	42.52943	96
97	6.82679	.14648	291.33959	42.67591	97
98	6.96333	.14361	298.16638	42.81952	98
99	7.10259	.14079	305.12971	42.96032	99
100	7.24465	.13803	312.23230	43.09835	100

See also Tables on pp. (82-97).

$2\frac{1}{4}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1.02250	.97800	1.00000	0.97800	1
2	1.04551	.95647	2.02250	1.93447	2
3	1.06903	.93543	3.06801	2.86990	3
4	1.09308	.91484	4.13704	3.78474	4
5	1.11768	.89471	5.23012	4.67945	5
6	1.14283	.87502	6.34780	5.55448	6
7	1.16854	.85577	7.49062	6.41025	7
8	1.19483	.83694	8.65916	7.24718	8
9	1.22171	.81852	9.85399	8.06571	9
10	1.24920	.80051	11.07571	8.86622	10
11	1.27731	.78290	12.32491	9.64911	11
12	1.30605	.76567	13.60222	10.41478	12
13	1.33544	.74882	14.90827	11.16360	13
14	1.36548	.73234	16.24371	11.89594	14
15	1.39621	.71623	17.60919	12.61217	15
16	1.42762	.70047	19.00540	13.31263	16
17	1.45974	.68505	20.43302	13.99768	17
18	1.49259	.66998	21.89276	14.66766	18
19	1.52617	.65523	23.38535	15.32290	19
20	1.56051	.64082	24.91152	15.96371	20
21	1.59562	.62672	26.47203	16.59043	21
22	1.63152	.61292	28.06765	17.20335	22
23	1.66823	.59944	29.69917	17.80279	23
24	1.70577	.58625	31.36740	18.38904	24
25	1.74415	.57335	33.07317	18.96238	25
26	1.78339	.56073	34.81732	19.52311	26
27	1.82352	.54839	36.60071	20.07150	27
28	1.86454	.53632	38.42422	20.60783	28
29	1.90650	.52452	40.28877	21.13235	29
30	1.94939	.51298	42.19526	21.64533	30
31	1.99325	.50169	44.14466	22.14702	31
32	2.03810	.49065	46.13791	22.63767	32
33	2.08396	.47986	48.17602	23.11753	33
34	2.13085	.46930	50.25998	23.58683	34
35	2.17879	.45897	52.39083	24.04580	35
36	2.22782	.44887	54.56962	24.49467	36
37	2.27794	.43899	56.79744	24.93366	37
38	2.32920	.42933	59.07539	25.36299	38
39	2.38160	.41989	61.40457	25.78288	39
40	2.43519	.41065	63.78618	26.19352	40
41	2.48998	.40161	66.22137	26.59513	41
42	2.54601	.39277	68.71135	26.98790	42
43	2.60329	.38413	71.25735	27.37203	43
44	2.66186	.37568	73.86064	27.74771	44
45	2.72176	.36741	76.52251	28.11512	45
46	2.78300	.35932	79.24426	28.47444	46
47	2.84561	.35142	82.02726	28.82586	47
48	2.90964	.34369	84.87287	29.16955	48
49	2.97511	.33612	87.78251	29.50567	49
50	3.04205	.32873	90.75762	29.83440	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

2 $\frac{1}{4}$ %

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	3'11049	'32149	93'79966	30'15589	51
52	3'18048	'31442	96'91016	30'47031	52
53	3'25204	'30750	100'09064	30'77781	53
54	3'32521	'30073	103'34267	31'07854	54
55	3'40003	'29412	106'66788	31'37265	55
56	3'47653	'28764	110'06791	31'66630	56
57	3'55475	'28131	113'54444	31'94161	57
58	3'63473	'27512	117'09919	32'21673	58
59	3'71651	'26907	120'73392	32'48580	59
60	3'80013	'26315	124'45043	32'74895	60
61	3'88564	'25736	128'25057	33'00631	61
62	3'97306	'25169	132'13621	33'25800	62
63	4'06246	'24616	136'10927	33'50416	63
64	4'15386	'24074	140'17173	33'74490	64
65	4'24733	'23544	144'32559	33'98034	65
66	4'34289	'23026	148'57292	34'21060	66
67	4'44061	'22519	152'91581	34'43580	67
68	4'54052	'22024	157'35642	34'65604	68
69	4'64268	'21539	161'89694	34'87143	69
70	4'74714	'21065	166'53962	35'08208	70
71	4'85395	'20602	171'28676	35'28810	71
72	4'96317	'20148	176'14071	35'48959	72
73	5'07484	'19705	181'10388	35'68664	73
74	5'18902	'19271	186'17871	35'87935	74
75	5'30577	'18847	191'36774	36'06783	75
76	5'42515	'18433	196'67351	36'25215	76
77	5'54722	'18027	202'09866	36'43242	77
78	5'67203	'17630	207'64588	36'60873	78
79	5'79965	'17242	213'31792	36'78115	79
80	5'93015	'16863	219'11757	36'94978	80
81	6'06357	'16492	225'04771	37'11470	81
82	6'20000	'16129	231'11129	37'27599	82
83	6'33950	'15774	237'31129	37'43373	83
84	6'48214	'15427	243'65080	37'58800	84
85	6'62799	'15088	250'13294	37'73888	85
86	6'77712	'14756	256'76093	37'88643	86
87	6'92961	'14431	263'53805	38'03074	87
88	7'08552	'14113	270'46766	38'17187	88
89	7'24495	'13803	277'55318	38'30990	89
90	7'40796	'13499	284'79813	38'44489	90
91	7'57464	'13202	292'20608	38'57691	91
92	7'74507	'12911	299'78072	38'70602	92
93	7'91933	'12627	307'52579	38'83230	93
94	8'09752	'12349	315'44512	38'95579	94
95	8'27971	'12078	323'54263	39'07657	95
96	8'46600	'11812	331'82234	39'19469	96
97	8'65649	'11552	340'28834	39'31021	97
98	8'85126	'11298	348'94483	39'42319	98
99	9'05041	'11049	357'79609	39'53368	99
100	9'25405	'10806	366'84650	39'64174	100

See also Tables on pp. (82-97).

2¹⁰/₂%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'02500	'97561	1'00000	'97561	1
2	1'05062	'95181	2'02500	1'92742	2
3	1'07689	'92860	3'07562	2'85602	3
4	1'10381	'90595	4'15252	3'76197	4
5	1'13141	'88385	5'25633	4'64583	5
6	1'15969	'86230	6'38774	5'50812	6
7	1'18869	'84127	7'54743	6'34939	7
8	1'21840	'82075	8'73612	7'17014	8
9	1'24886	'80073	9'95452	7'97087	9
10	1'28008	'78120	11'20338	8'75206	10
11	1'31209	'76214	12'48347	9'51421	11
12	1'34489	'74356	13'79555	10'25776	12
13	1'37851	'72542	15'14044	10'98318	13
14	1'41297	'70773	16'51895	11'69091	14
15	1'44830	'69047	17'93193	12'38138	15
16	1'48451	'67363	19'38022	13'05500	16
17	1'52162	'65720	20'86473	13'71220	17
18	1'55966	'64117	22'38635	14'35336	18
19	1'59865	'62553	23'94601	14'97889	19
20	1'63862	'61027	25'54466	15'58916	20
21	1'67958	'59539	27'18327	16'18455	21
22	1'72157	'58086	28'86286	16'76541	22
23	1'76461	'56670	30'58443	17'33211	23
24	1'80873	'55288	32'34904	17'88499	24
25	1'85394	'53939	34'15776	18'42438	25
26	1'90029	'52623	36'01171	18'95061	26
27	1'94780	'51340	37'91200	19'46401	27
28	1'99650	'50088	39'85980	19'96489	28
29	2'04640	'48866	41'85630	20'45355	29
30	2'09757	'47674	43'90270	20'93029	30
31	2'15000	'46511	46'00027	21'39540	31
32	2'20376	'45377	48'15028	21'84918	32
33	2'25885	'44270	50'35403	22'29188	33
34	2'31532	'43191	52'61289	22'72379	34
35	2'37321	'42137	54'92821	23'14516	35
36	2'43254	'41109	57'30141	23'55625	36
37	2'49335	'40107	59'73395	23'95732	37
38	2'55568	'39128	62'22730	24'34860	38
39	2'61957	'38174	64'78298	24'73034	39
40	2'68506	'37243	67'40256	25'10277	40
41	2'75219	'36335	70'08762	25'46612	41
42	2'82100	'35448	72'83981	25'82061	42
43	2'89152	'34584	75'66081	26'16645	43
44	2'96381	'33740	78'55232	26'50385	44
45	3'03790	'32917	81'51613	26'83302	45
46	3'11385	'32115	84'55403	27'15417	46
47	3'19169	'31331	87'66788	27'46748	47
48	3'27149	'30567	90'85958	27'77315	48
49	3'35328	'29822	94'13107	28'07137	49
50	3'43711	'29094	97'48435	28'36231	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

2¹/₂%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	3·52304	·28385	100·92146	28·64616	51
52	3·61111	·27692	104·44449	28·92308	52
53	3·70139	·27017	108·05561	29·19325	53
54	3·79392	·26358	111·75700	29·45683	54
55	3·88877	·25715	115·55092	29·71398	55
56	3·98599	·25088	119·43969	29·96486	56
57	4·08564	·24476	123·42569	30·20962	57
58	4·18778	·23879	127·51133	30·44841	58
59	4·29248	·23296	131·69911	30·68137	59
60	4·39979	·22728	135·99159	30·90866	60
61	4·50978	·22174	140·39138	31·13040	61
62	4·62253	·21633	144·90116	31·34673	62
63	4·73809	·21106	149·52369	31·55778	63
64	4·85654	·20591	154·26179	31·76369	64
65	4·97796	·20089	159·11833	31·96458	65
66	5·10241	·19599	164·09629	32·16056	66
67	5·22997	·19121	169·19869	32·35177	67
68	5·36072	·18654	174·42866	32·53831	68
69	5·49473	·18199	179·78938	32·72030	69
70	5·63210	·17755	185·28411	32·89786	70
71	5·77291	·17322	190·91622	33·07108	71
72	5·91723	·16900	196·68912	33·24008	72
73	6·06516	·16488	202·60635	33·40495	73
74	6·21679	·16085	208·67151	33·56581	74
75	6·37221	·15693	214·88829	33·72274	75
76	6·53151	·15310	221·26050	33·87584	76
77	6·69480	·14937	227·79201	34·02521	77
78	6·86217	·14573	234·48681	34·17094	78
79	7·03372	·14217	241·34898	34·31311	79
80	7·20957	·13870	248·38271	34·45182	80
81	7·38981	·13532	255·59228	34·58714	81
82	7·57455	·13202	262·98209	34·71916	82
83	7·76392	·12880	270·55664	34·84796	83
84	7·95801	·12566	278·32056	34·97362	84
85	8·15696	·12259	286·27857	35·09621	85
86	8·36089	·11960	294·43553	35·21582	86
87	8·56991	·11669	302·79642	35·33251	87
88	8·78416	·11384	311·36633	35·44635	88
89	9·00376	·11106	320·15049	35·55741	89
90	9·22886	·10836	329·15425	35·66577	90
91	9·45958	·10571	338·38311	35·77148	91
92	9·69607	·10313	347·84269	35·87462	92
93	9·93847	·10062	357·53875	35·97523	93
94	10·18693	·09817	367·47722	36·07340	94
95	10·44160	·09577	377·66415	36·16917	95
96	10·70264	·09343	388·10576	36·26261	96
97	10·97021	·09116	398·80840	36·35376	97
98	11·24447	·08893	409·77861	36·44269	98
99	11·52558	·08676	421·02308	36·52946	99
100	11·81372	·08465	432·54865	36·61410	100

See also Tables on pp. (82-97).

2³/₄%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'02750	'97324	1'00000	0'97324	1
2	1'05576	'94719	2'02750	1'92042	2
3	1'08479	'92184	3'08326	2'84226	3
4	1'11462	'89717	4'16805	3'73943	4
5	1'14527	'87315	5'28267	4'61258	5
6	1'17677	'84978	6'42794	5'46237	6
7	1'20913	'82704	7'60471	6'28941	7
8	1'24238	'80491	8'81384	7'09431	8
9	1'27655	'78336	10'05622	7'87768	9
10	1'31165	'76240	11'33276	8'64008	10
11	1'34772	'74199	12'64442	9'38207	11
12	1'38478	'72213	13'99214	10'10420	12
13	1'42287	'70281	15'37692	10'80701	13
14	1'46199	'68400	16'79979	11'49101	14
15	1'50220	'66569	18'26178	12'15670	15
16	1'54351	'64787	19'76398	12'80457	16
17	1'58596	'63053	21'30749	13'43511	17
18	1'62957	'61366	22'89344	14'04877	18
19	1'67438	'59723	24'52301	14'64600	19
20	1'72043	'58125	26'19740	15'22725	20
21	1'76774	'56569	27'91783	15'79295	21
22	1'81635	'55055	29'68557	16'34350	22
23	1'86630	'53582	31'50192	16'87932	23
24	1'91763	'52148	33'36822	17'40080	24
25	1'97036	'50752	35'28585	17'90832	25
26	2'02455	'49394	37'25621	18'40226	26
27	2'08022	'48072	39'28075	18'88297	27
28	2'13743	'46785	41'36098	19'35083	28
29	2'19621	'45533	43'49840	19'80616	29
30	2'25660	'44314	45'69461	20'24930	30
31	2'31866	'43128	47'95121	20'68059	31
32	2'38242	'41974	50'26987	21'10033	32
33	2'44794	'40851	52'65229	21'50883	33
34	2'51526	'39757	55'10023	21'90641	34
35	2'58443	'38693	57'61548	22'29334	35
36	2'65550	'37658	60'19991	22'66992	36
37	2'72852	'36650	62'85541	23'03642	37
38	2'80356	'35669	65'58393	23'39311	38
39	2'88066	'34714	68'38749	23'74025	39
40	2'95987	'33785	71'26815	24'07810	40
41	3'04127	'32881	74'22802	24'40691	41
42	3'12491	'32001	77'26929	24'72692	42
43	3'21084	'31144	80'39419	25'03837	43
44	3'29914	'30311	83'60504	25'34147	44
45	3'38986	'29500	86'90417	25'63647	45
46	3'48309	'28710	90'29404	25'92357	46
47	3'57887	'27942	93'77712	26'20299	47
48	3'67729	'27194	97'35600	26'47493	48
49	3'77842	'26466	101'03329	26'73959	49
50	3'88232	'25758	104'81170	26'99717	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

2³/₄%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	3·98909	·25068	108·69402	27·24785	51
52	4·09879	·24397	112·68311	27·49183	52
53	4·21150	·23744	116·78189	27·72927	53
54	4·32732	·23109	120·99340	27·96036	54
55	4·44632	·22491	125·32071	28·18527	55
56	4·56859	·21889	129·76703	28·40415	56
57	4·69423	·21303	134·33563	28·61718	57
58	4·82332	·20733	139·02986	28·82451	58
59	4·95596	·20178	143·85318	29·02628	59
60	5·09225	·19638	148·80914	29·22266	60
61	5·23229	·19112	153·90139	29·41378	61
62	5·37618	·18601	159·13368	29·59979	62
63	5·52402	·18103	164·50986	29·78082	63
64	5·67593	·17618	170·03388	29·95700	64
65	5·83202	·17147	175·70981	30·12846	65
66	5·99240	·16688	181·54183	30·29534	66
67	6·15719	·16241	187·53423	30·45775	67
68	6·32651	·15806	193·69142	30·61582	68
69	6·50049	·15383	200·01793	30·76965	69
70	6·67926	·14972	206·51843	30·91937	70
71	6·86294	·14571	213·19768	31·06508	71
72	7·05167	·14181	220·06062	31·20689	72
73	7·24559	·13802	227·11229	31·34491	73
74	7·44484	·13432	234·35788	31·47923	74
75	7·64957	·13073	241·80272	31·60995	75
76	7·85994	·12723	249·45229	31·73718	76
77	8·07609	·12382	257·31223	31·86100	77
78	8·29818	·12051	265·38832	31·98151	78
79	8·52638	·11728	273·68649	32·09880	79
80	8·76085	·11414	282·21287	32·21294	80
81	9·00178	·11109	290·97373	32·32403	81
82	9·24933	·10812	299·97551	32·43214	82
83	9·50368	·10522	309·22483	32·53737	83
84	9·76503	·10241	318·72851	32·63977	84
85	10·03357	·09967	328·49355	32·73944	85
86	10·30950	·09700	338·52712	32·83644	86
87	10·59301	·09440	348·83662	32·93084	87
88	10·88431	·09188	359·42962	33·02271	88
89	11·18363	·08942	370·31394	33·11213	89
90	11·49118	·08702	381·49757	33·19915	90
91	11·80719	·08469	392·98876	33·28385	91
92	12·13189	·08243	404·79595	33·36628	92
93	12·46552	·08022	416·92783	33·44650	93
94	12·80832	·07807	429·39335	33·52457	94
95	13·16055	·07598	442·20167	33·60056	95
96	13·52246	·07395	455·36221	33·67451	96
97	13·89433	·07197	468·88467	33·74648	97
98	14·27642	·07005	482·77900	33·81652	98
99	14·66902	·06817	497·05542	33·88469	99
100	15·07242	·06635	511·72445	33·95104	100

See also Tables on pp. (82-97).

3%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1.03000	.97087	1.00000	.97087	1
2	1.06090	.94260	2.03000	1.91347	2
3	1.09273	.91514	3.09090	2.82861	3
4	1.12551	.88849	4.18363	3.71710	4
5	1.15927	.86261	5.30914	4.57971	5
6	1.19405	.83748	6.46841	5.41719	6
7	1.22987	.81309	7.66246	6.23028	7
8	1.26677	.78941	8.89234	7.01969	8
9	1.30477	.76642	10.15911	7.78611	9
10	1.34392	.74409	11.46388	8.53020	10
11	1.38423	.72242	12.80780	9.25262	11
12	1.42576	.70138	14.19203	9.95400	12
13	1.46853	.68095	15.61779	10.63496	13
14	1.51259	.66112	17.08632	11.29607	14
15	1.55797	.64186	18.59891	11.93794	15
16	1.60471	.62317	20.15688	12.56110	16
17	1.65285	.60502	21.76159	13.16612	17
18	1.70243	.58739	23.41444	13.75351	18
19	1.75351	.57029	25.11687	14.32380	19
20	1.80611	.55368	26.87037	14.87748	20
21	1.86029	.53755	28.67649	15.41502	21
22	1.91610	.52189	30.53678	15.93692	22
23	1.97359	.50669	32.45288	16.44361	23
24	2.03279	.49193	34.42647	16.93554	24
25	2.09378	.47761	36.45926	17.41315	25
26	2.15659	.46369	38.55304	17.87684	26
27	2.22129	.45019	40.70963	18.32703	27
28	2.28793	.43708	42.93092	18.76411	28
29	2.35657	.42435	45.21885	19.18846	29
30	2.42726	.41199	47.57542	19.60044	30
31	2.50008	.39999	50.00268	20.00043	31
32	2.57508	.38834	52.50276	20.38877	32
33	2.65234	.37703	55.07784	20.76579	33
34	2.73191	.36604	57.73018	21.13184	34
35	2.81386	.35538	60.46208	21.48722	35
36	2.89828	.34503	63.27594	21.83225	36
37	2.98523	.33498	66.17422	22.16724	37
38	3.07478	.32523	69.15945	22.49246	38
39	3.16703	.31575	72.23423	22.80822	39
40	3.26204	.30656	75.40126	23.11477	40
41	3.35990	.29763	78.66330	23.41240	41
42	3.46070	.28896	82.02320	23.70136	42
43	3.56452	.28054	85.48389	23.98190	43
44	3.67145	.27237	89.04841	24.25427	44
45	3.78160	.26444	92.71986	24.51871	45
46	3.89504	.25674	96.50146	24.77545	46
47	4.01190	.24926	100.39650	25.02471	47
48	4.13225	.24200	104.40840	25.26671	48
49	4.25622	.23495	108.54065	25.50166	49
50	4.38391	.22811	112.79687	25.72976	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

3%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	4'51542	'22146	117'18077	25'95123	51
52	4'65089	'21501	121'69620	26'16624	52
53	4'79041	'20875	126'34708	26'37499	53
54	4'93412	'20267	131'13749	26'57766	54
55	5'08215	'19677	136'07162	26'77443	55
56	5'23461	'19104	141'15377	26'96546	56
57	5'39165	'18547	146'38838	27'15094	57
58	5'55340	'18007	151'78003	27'33101	58
59	5'72000	'17483	157'33343	27'50583	59
60	5'89160	'16973	163'05344	27'67556	60
61	6'06835	'16479	168'94504	27'84035	61
62	6'25040	'15999	175'01339	28'00034	62
63	6'43791	'15533	181'26379	28'15567	63
64	6'63105	'15081	187'70171	28'30648	64
65	6'82998	'14641	194'33276	28'45289	65
66	7'03488	'14215	201'16274	28'59504	66
67	7'24593	'13801	208'19762	28'73305	67
68	7'46331	'13399	215'44355	28'86704	68
69	7'68721	'13009	222'90686	28'99712	69
70	7'91782	'12630	230'59406	29'12342	70
71	8'15536	'12262	238'51189	29'24604	71
72	8'40002	'11905	246'66724	29'36509	72
73	8'65202	'11558	255'06726	29'48067	73
74	8'91158	'11221	263'71928	29'59288	74
75	9'17893	'10895	272'63086	29'70183	75
76	9'45429	'10577	281'80978	29'80760	76
77	9'73792	'10269	291'26407	29'91029	77
78	10'03006	'09970	301'00200	30'00999	78
79	10'33096	'09680	311'03206	30'10679	79
80	10'64089	'09398	321'36302	30'20076	80
81	10'96012	'09124	332'00391	30'29200	81
82	11'28892	'08858	342'96403	30'38059	82
83	11'62759	'08600	354'25295	30'46659	83
84	11'97642	'08350	365'88054	30'55009	84
85	12'33571	'08107	377'85695	30'63115	85
86	12'70578	'07870	390'19266	30'70986	86
87	13'08695	'07641	402'89844	30'78627	87
88	13'47956	'07419	415'98539	30'86045	88
89	13'88395	'07203	429'46495	30'93248	89
90	14'30047	'06993	443'34890	31'00241	90
91	14'72948	'06789	457'64937	31'07030	91
92	15'17137	'06591	472'37885	31'13621	92
93	15'62651	'06399	487'55022	31'20021	93
94	16'09530	'06213	503'17672	31'26234	94
95	16'57816	'06032	519'27203	31'32266	95
96	17'07551	'05856	535'85019	31'38122	96
97	17'58777	'05686	552'92569	31'43808	97
98	18'11540	'05520	570'51346	31'49328	98
99	18'65887	'05359	588'62887	31'54687	99
100	19'21863	'05203	607'28773	31'59891	100

See also Tables on pp. (82-97).

$3\frac{10}{4}/0$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1.03250	.96852	1.00000	0.96852	1
2	1.06606	.93804	2.03250	1.90656	2
3	1.10070	.90851	3.09856	2.81507	3
4	1.13648	.87991	4.19926	3.69498	4
5	1.17341	.85222	5.33574	4.54720	5
6	1.21155	.82539	6.50915	5.37259	6
7	1.25092	.79941	7.72069	6.17200	7
8	1.29158	.77425	8.97162	6.94625	8
9	1.33355	.74988	10.26319	7.69612	9
10	1.37689	.72627	11.59675	8.42240	10
11	1.42164	.70341	12.97364	9.12581	11
12	1.46785	.68127	14.39529	9.80708	12
13	1.51555	.65983	15.86313	10.46690	13
14	1.56481	.63906	17.37868	11.10596	14
15	1.61566	.61894	18.94349	11.72490	15
16	1.66817	.59946	20.55915	12.32436	16
17	1.72239	.58059	22.22733	12.90495	17
18	1.77837	.56231	23.94972	13.46726	18
19	1.83616	.54461	25.72808	14.01187	19
20	1.89584	.52747	27.56424	14.53935	20
21	1.95745	.51087	29.46008	15.05021	21
22	2.02107	.49479	31.41753	15.54500	22
23	2.08675	.47921	33.43860	16.02421	23
24	2.15457	.46413	35.52536	16.48834	24
25	2.22460	.44952	37.67993	16.93786	25
26	2.29690	.43537	39.90453	17.37323	26
27	2.37155	.42167	42.20143	17.79490	27
28	2.44862	.40839	44.57297	18.20329	28
29	2.52820	.39554	47.02160	18.59883	29
30	2.61037	.38309	49.54980	18.98192	30
31	2.69521	.37103	52.16017	19.35295	31
32	2.78280	.35935	54.85537	19.71230	32
33	2.87324	.34804	57.63817	20.06034	33
34	2.96662	.33708	60.51141	20.39742	34
35	3.06304	.32647	63.47803	20.72389	35
36	3.16258	.31620	66.54107	21.04009	36
37	3.26537	.30624	69.70365	21.34633	37
38	3.37149	.29660	72.96902	21.64294	38
39	3.48107	.28727	76.34052	21.93021	39
40	3.59420	.27823	79.82158	22.20843	40
41	3.71101	.26947	83.41578	22.47790	41
42	3.83162	.26099	87.12680	22.73889	42
43	3.95615	.25277	90.95842	22.99166	43
44	4.08472	.24481	94.91457	23.23647	44
45	4.21748	.23711	98.99929	23.47358	45
46	4.35454	.22965	103.21677	23.70323	46
47	4.49607	.22242	107.57131	23.92564	47
48	4.64219	.21542	112.06738	24.14106	48
49	4.79306	.20863	116.70957	24.34969	49
50	4.94884	.20207	121.50263	24.55176	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

3 $\frac{1}{4}$ %

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	5·10967	·19571	126·45147	24·74747	51
52	5·27574	·18955	131·56114	24·93702	52
53	5·44720	·18358	136·83688	25·12060	53
54	5·62423	·17780	142·28407	25·29840	54
55	5·80702	·17221	147·90831	25·47060	55
56	5·99575	·16678	153·71533	25·63739	56
57	6·19061	·16153	159·71107	25·79892	57
58	6·39180	·15645	165·90168	25·95537	58
59	6·59954	·15153	172·29349	26·10690	59
60	6·81402	·14676	178·89303	26·25366	60
61	7·03548	·14214	185·70705	26·39579	61
62	7·26413	·13766	192·74253	26·53346	62
63	7·50022	·13333	200·00666	26·66679	63
64	7·74397	·12913	207·50688	26·79592	64
65	7·99565	·12507	215·25085	26·92099	65
66	8·25551	·12113	223·24650	27·04212	66
67	8·52382	·11732	231·50202	27·15944	67
68	8·80084	·11363	240·02583	27·27306	68
69	9·08687	·11005	248·82667	27·38311	69
70	9·38219	·10658	257·91354	27·48969	70
71	9·68711	·10323	267·29573	27·59292	71
72	10·00194	·09998	276·98284	27·69291	72
73	10·32701	·09683	286·98478	27·78974	73
74	10·66263	·09379	297·31179	27·88352	74
75	11·00917	·09083	307·97442	27·97436	75
76	11·36697	·08797	318·98359	28·06233	76
77	11·73639	·08521	330·35056	28·14754	77
78	12·11783	·08252	342·08695	28·23006	78
79	12·51166	·07993	354·20477	28·30999	79
80	12·91828	·07741	366·71643	28·38740	80
81	13·33813	·07497	379·63471	28·46237	81
82	13·77162	·07261	392·97284	28·53498	82
83	14·21919	·07033	406·74446	28·60531	83
84	14·68132	·06811	420·96365	28·67342	84
85	15·15846	·06597	435·64497	28·73939	85
86	15·65111	·06389	450·80343	28·80329	86
87	16·15977	·06188	466·45455	28·86517	87
88	16·68497	·05993	482·61432	28·92510	88
89	17·22723	·05805	499·29928	28·98315	89
90	17·78711	·05622	516·52651	29·03937	90
91	18·36519	·05445	534·31362	29·09382	91
92	18·96206	·05274	552·67881	29·14656	92
93	19·57833	·05108	571·64088	29·19763	93
94	20·21462	·04947	591·21920	29·24710	94
95	20·87160	·04791	611·43383	29·29502	95
96	21·54993	·04640	632·30543	29·34142	96
97	22·25030	·04494	653·85535	29·38636	97
98	22·97343	·04353	676·10565	29·42989	98
99	23·72007	·04216	699·07909	29·47205	99
100	24·49097	·04083	722·79916	29·51288	100

$3\frac{1}{2}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'03500	'96618	1'00000	'96618	1
2	1'07122	'93351	2'03500	1'89969	2
3	1'10872	'90194	3'10623	2'80164	3
4	1'14752	'87144	4'21494	3'67308	4
5	1'18769	'84197	5'36247	4'51505	5
6	1'22926	'81350	6'55015	5'32855	6
7	1'27228	'78599	7'77941	6'11454	7
8	1'31681	'75941	9'05169	6'87396	8
9	1'36290	'73373	10'36850	7'60769	9
10	1'41060	'70892	11'73139	8'31661	10
11	1'45997	'68495	13'14199	9'00155	11
12	1'51107	'66178	14'60196	9'66333	12
13	1'56396	'63940	16'11303	10'30274	13
14	1'61869	'61778	17'67699	10'92052	14
15	1'67535	'59689	19'29568	11'51741	15
16	1'73399	'57671	20'97103	12'09412	16
17	1'79467	'55720	22'70501	12'65132	17
18	1'85749	'53836	24'49969	13'18968	18
19	1'92250	'52016	26'35718	13'70984	19
20	1'98979	'50257	28'27968	14'21240	20
21	2'05943	'48557	30'26947	14'69797	21
22	2'13151	'46915	32'32890	15'16713	22
23	2'20611	'45329	34'46041	15'62041	23
24	2'28333	'43796	36'66653	16'05837	24
25	2'36324	'42315	38'94986	16'48152	25
26	2'44596	'40884	41'31310	16'89035	26
27	2'53157	'39501	43'75906	17'28537	27
28	2'62017	'38165	46'29063	17'66702	28
29	2'71188	'36875	48'91080	18'03577	29
30	2'80679	'35628	51'62267	18'39205	30
31	2'90503	'34423	54'42947	18'73628	31
32	3'00671	'33259	57'33450	19'06887	32
33	3'11194	'32134	60'34121	19'39021	33
34	3'22086	'31048	63'45315	19'70068	34
35	3'33359	'29998	66'67401	20'00066	35
36	3'45027	'28983	70'00760	20'29049	36
37	3'57103	'28003	73'45787	20'57053	37
38	3'69601	'27056	77'02889	20'84109	38
39	3'82537	'26141	80'72490	21'10250	39
40	3'95926	'25257	84'55028	21'35507	40
41	4'09783	'24403	88'50953	21'59910	41
42	4'24126	'23578	92'60737	21'83488	42
43	4'38970	'22781	96'84863	22'06269	43
44	4'54334	'22010	101'23833	22'28279	44
45	4'70236	'21266	105'78167	22'49545	45
46	4'86694	'20547	110'48403	22'70092	46
47	5'03728	'19852	115'35097	22'89944	47
48	5'21359	'19181	120'38826	23'09125	48
49	5'39606	'18532	125'60184	23'27657	49
50	5'58493	'17905	130'99791	23'45562	50

For explanation see pp. (8.14).

COMPOUND INTEREST TABLES

3½%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	5·78040	·17300	136·58283	23·62862	51
52	5·98271	·16714	142·36324	23·79577	52
53	6·19211	·16150	148·34595	23·95726	53
54	6·40883	·15603	154·53805	24·11330	54
55	6·63314	·15076	160·94689	24·26405	55
56	6·86530	·14566	167·58003	24·40971	56
57	7·10559	·14073	174·44533	24·55045	57
58	7·35428	·13598	181·55092	24·68642	58
59	7·61168	·13138	188·90520	24·81780	59
60	7·87809	·12693	196·51688	24·94474	60
61	8·15382	·12264	204·39497	25·06738	61
62	8·43921	·11849	212·54879	25·18587	62
63	8·73458	·11449	220·98800	25·30036	63
64	9·04029	·11062	229·72258	25·41097	64
65	9·35670	·10688	238·76287	25·51785	65
66	9·68418	·10326	248·11957	25·62111	66
67	10·02313	·09977	257·80376	25·72088	67
68	10·37394	·09640	267·82689	25·81728	68
69	10·73703	·09314	278·20083	25·91041	69
70	11·11282	·08999	288·93786	26·00040	70
71	11·50177	·08694	300·05069	26·08734	71
72	11·90434	·08400	311·55244	26·17134	72
73	12·32099	·08116	323·45680	26·25251	73
74	12·75222	·07842	335·77778	26·33092	74
75	13·19855	·07577	348·53001	26·40669	75
76	13·66050	·07320	361·72856	26·47989	76
77	14·13862	·07073	375·38906	26·55062	77
78	14·63347	·06834	389·52768	26·61896	78
79	15·14564	·06603	404·16115	26·68498	79
80	15·67574	·06379	419·30678	26·74878	80
81	16·22439	·06164	434·98252	26·81041	81
82	16·79224	·05955	451·20691	26·86996	82
83	17·37997	·05754	467·99915	26·92750	83
84	17·98827	·05559	485·37912	26·98309	84
85	18·61786	·05371	503·36739	27·03680	85
86	19·26948	·05190	521·98525	27·08870	86
87	19·94391	·05014	541·25474	27·13884	87
88	20·64195	·04845	561·19865	27·18729	88
89	21·36442	·04681	581·84060	27·23409	89
90	22·11217	·04522	603·20503	27·27932	90
91	22·88610	·04369	625·31720	27·32301	91
92	23·68711	·04222	648·20330	27·36523	92
93	24·51616	·04079	671·89042	27·40602	93
94	25·37423	·03941	696·40658	27·44543	94
95	26·26233	·03808	721·78082	27·48351	95
96	27·18151	·03679	748·04314	27·52029	96
97	28·13286	·03555	775·22465	27·55584	97
98	29·11751	·03434	803·35752	27·59018	98
99	30·13662	·03318	832·47503	27·62337	99
100	31·19141	·03206	862·61166	27·65543	100

See also Tables on pp (82-97).

$3\frac{3}{4}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·03750	·96386	1·00000	0·96386	1
2	1·07641	·92902	2·03750	1·89287	2
3	1·11677	·89544	3·11391	2·78831	3
4	1·15865	·86307	4·23068	3·65138	4
5	1·20210	·83188	5·38933	4·48326	5
6	1·24718	·80181	6·59143	5·28507	6
7	1·29395	·77283	7·83861	6·05790	7
8	1·34247	·74490	9·13255	6·80280	8
9	1·39281	·71797	10·47503	7·52077	9
10	1·44504	·69202	11·86784	8·21279	10
11	1·49923	·66701	13·31288	8·87979	11
12	1·55545	·64290	14·81212	9·52269	12
13	1·61378	·61966	16·36757	10·14236	13
14	1·67430	·59726	17·98135	10·73962	14
15	1·73709	·57568	19·65565	11·31530	15
16	1·80223	·55487	21·39274	11·87017	16
17	1·86981	·53481	23·19497	12·40498	17
18	1·93993	·51548	25·06478	12·92046	18
19	2·01268	·49685	27·00471	13·41731	19
20	2·08815	·47889	29·01739	13·89620	20
21	2·16646	·46158	31·10554	14·35779	21
22	2·24770	·44490	33·27200	14·80269	22
23	2·33199	·42882	35·51970	15·23151	23
24	2·41944	·41332	37·85168	15·64482	24
25	2·51017	·39838	40·27112	16·04320	25
26	2·60430	·38398	42·78129	16·42718	26
27	2·70196	·37010	45·38559	16·79729	27
28	2·80328	·35672	48·08755	17·15401	28
29	2·90841	·34383	50·89083	17·49784	29
30	3·01747	·33140	53·79924	17·82925	30
31	3·13063	·31942	56·81671	18·14867	31
32	3·24803	·30788	59·94734	18·45655	32
33	3·36983	·29675	63·19536	18·75330	33
34	3·49619	·28603	66·56519	19·03933	34
35	3·62730	·27569	70·06138	19·31501	35
36	3·76333	·26572	73·68868	19·58074	36
37	3·90445	·25612	77·45201	19·83685	37
38	4·05087	·24686	81·35646	20·08371	38
39	4·20277	·23794	85·40733	20·32165	39
40	4·36038	·22934	89·61010	20·55099	40
41	4·52389	·22105	93·97048	20·77204	41
42	4·69354	·21306	98·49437	20·98510	42
43	4·86955	·20536	103·18791	21·19046	43
44	5·05215	·19794	108·05746	21·38839	44
45	5·24161	·19078	113·10961	21·57917	45
46	5·43817	·18389	118·35122	21·76306	46
47	5·64210	·17724	123·78939	21·94030	47
48	5·85368	·17083	129·43150	22·11113	48
49	6·07319	·16466	135·28518	22·27579	49
50	6·30094	·15871	141·35837	22·43449	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

3³⁰/₄%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	6.53722	.15297	147.65931	22.58746	51
52	6.78237	.14744	154.19653	22.73490	52
53	7.03671	.14211	160.97890	22.87702	53
54	7.30059	.13698	168.01561	23.01399	54
55	7.57436	.13202	175.31620	23.14602	55
56	7.85840	.12725	182.89056	23.27327	56
57	8.15309	.12265	190.74895	23.39592	57
58	8.45883	.11822	198.90204	23.51414	58
59	8.77603	.11395	207.36086	23.62809	59
60	9.10513	.10983	216.13690	23.73792	60
61	9.44658	.10586	225.24203	23.84377	61
62	9.80082	.10203	234.68861	23.94581	62
63	10.16835	.09834	244.48943	24.04415	63
64	10.54967	.09479	254.65778	24.13894	64
65	10.94528	.09136	265.20745	24.23030	65
66	11.35573	.08806	276.15273	24.31837	66
67	11.78157	.08488	287.50846	24.40324	67
68	12.22338	.08181	299.29002	24.48505	68
69	12.68175	.07885	311.51340	24.56391	69
70	13.15732	.07600	324.19515	24.63991	70
71	13.65072	.07326	337.35247	24.71317	71
72	14.16262	.07061	351.00319	24.78378	72
73	14.69372	.06806	365.16581	24.85183	73
74	15.24473	.06560	379.85952	24.91743	74
75	15.81641	.06323	395.10426	24.98065	75
76	16.40952	.06094	410.92067	25.04159	76
77	17.02488	.05874	427.33019	25.10033	77
78	17.66332	.05661	444.35507	25.15695	78
79	18.32569	.05457	462.01839	25.21151	79
80	19.01290	.05260	480.34408	25.26411	80
81	19.72589	.05069	499.35698	25.31481	81
82	20.46561	.04886	519.08287	25.36367	82
83	21.23307	.04710	539.54848	25.41076	83
84	22.02931	.04539	560.78154	25.45616	84
85	22.85541	.04375	582.81085	25.49991	85
86	23.71248	.04217	605.66626	25.54208	86
87	24.60170	.04065	629.37874	25.58273	87
88	25.52427	.03918	653.98045	25.62191	88
89	26.48143	.03776	679.50471	25.65967	89
90	27.47448	.03640	705.98614	25.69607	90
91	28.50477	.03508	733.46062	25.73115	91
92	29.57370	.03381	761.96539	25.76496	92
93	30.68272	.03259	791.53909	25.79756	93
94	31.83332	.03141	822.22181	25.82897	94
95	33.02707	.03028	854.05513	25.85925	95
96	34.26558	.02918	887.08220	25.88843	96
97	35.55054	.02813	921.34778	25.91656	97
98	36.88369	.02711	956.89832	25.94367	98
99	38.26683	.02613	993.78201	25.96981	99
100	39.70183	.02519	1032.04883	25.99499	100

4%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'04000	'96154	1'00000	'96154	1
2	1'08160	'92456	2'04000	1'88609	2
3	1'12486	'88900	3'12160	2'77509	3
4	1'16986	'85480	4'24646	3'62990	4
5	1'21665	'82193	5'41632	4'45182	5
6	1'26532	'79031	6'63298	5'24214	6
7	1'31593	'75992	7'89829	6'00205	7
8	1'36857	'73069	9'21423	6'73275	8
9	1'42331	'70259	10'58280	7'43533	9
10	1'48024	'67556	12'00611	8'11090	10
11	1'53945	'64958	13'48635	8'76048	11
12	1'60103	'62460	15'02581	9'38507	12
13	1'66507	'60057	16'62684	9'98565	13
14	1'73168	'57748	18'29191	10'56312	14
15	1'80094	'55526	20'02359	11'11839	15
16	1'87298	'53391	21'82453	11'65230	16
17	1'94790	'51337	23'69751	12'16567	17
18	2'02582	'49363	25'64541	12'65930	18
19	2'10685	'47464	27'67123	13'13394	19
20	2'19112	'45639	29'77808	13'59033	20
21	2'27877	'43883	31'96920	14'02916	21
22	2'36992	'42196	34'24797	14'45112	22
23	2'46472	'40573	36'61789	14'85684	23
24	2'56330	'39012	39'08260	15'24696	24
25	2'66584	'37512	41'64591	15'62208	25
26	2'77247	'36069	44'31174	15'98277	26
27	2'88337	'34682	47'08421	16'32959	27
28	2'99870	'33348	49'96758	16'66306	28
29	3'11865	'32065	52'96629	16'98372	29
30	3'24340	'30832	56'08494	17'29203	30
31	3'37313	'29646	59'32834	17'58849	31
32	3'50806	'28506	62'70147	17'87355	32
33	3'64838	'27409	66'20953	18'14765	33
34	3'79432	'26355	69'85791	18'41120	34
35	3'94609	'25342	73'65222	18'66461	35
36	4'10393	'24367	77'59831	18'90828	36
37	4'26809	'23430	81'70225	19'14258	37
38	4'43881	'22529	85'97034	19'36787	38
39	4'61637	'21662	90'40915	19'58449	39
40	4'80102	'20829	95'02552	19'79277	40
41	4'99306	'20028	99'82654	19'99305	41
42	5'19278	'19257	104'81960	20'18563	42
43	5'40050	'18517	110'01238	20'37080	43
44	5'61652	'17805	115'41288	20'54884	44
45	5'84118	'17120	121'02939	20'72004	45
46	6'07482	'16461	126'87057	20'88465	46
47	6'31782	'15828	132'94539	21'04294	47
48	6'57053	'15219	139'26321	21'19513	48
49	6'83335	'14634	145'83373	21'34147	49
50	7'10668	'14071	152'66708	21'48219	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

4%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	7.39095	.13530	159.77377	21.61749	51
52	7.68659	.13010	167.16472	21.74758	52
53	7.99405	.12509	174.85131	21.87268	53
54	8.31381	.12028	182.84536	21.99296	54
55	8.64637	.11566	191.15917	22.10861	55
56	8.99222	.11121	199.80554	22.21982	56
57	9.35191	.10693	208.79776	22.32675	57
58	9.72599	.10282	218.14967	22.42957	58
59	10.11503	.09886	227.87566	22.52843	59
60	10.51963	.09506	237.99069	22.62349	60
61	10.94041	.09140	248.51031	22.71490	61
62	11.37803	.08789	259.45073	22.80278	62
63	11.83315	.08451	270.82875	22.88729	63
64	12.30648	.08126	282.66190	22.96855	64
65	12.79874	.07813	294.96838	23.04668	65
66	13.31068	.07513	307.76712	23.12181	66
67	13.84311	.07224	321.07780	23.19405	67
68	14.39684	.06946	334.92091	23.26351	68
69	14.97271	.06679	349.31775	23.33030	69
70	15.57162	.06422	364.29046	23.39452	70
71	16.19448	.06175	379.86208	23.45627	71
72	16.84226	.05937	396.05656	23.51564	72
73	17.51595	.05709	412.89892	23.57273	73
74	18.21659	.05490	430.41478	23.62763	74
75	18.94525	.05278	448.63137	23.68041	75
76	19.70307	.05075	467.57662	23.73116	76
77	20.49119	.04880	487.27969	23.77996	77
78	21.31084	.04692	507.77087	23.82689	78
79	22.16327	.04512	529.08171	23.87201	79
80	23.04980	.04338	551.24498	23.91539	80
81	23.97179	.04172	574.29478	23.95711	81
82	24.93066	.04011	598.26657	23.99722	82
83	25.92789	.03857	623.19723	24.03579	83
84	26.96500	.03709	649.12512	24.07287	84
85	28.04360	.03566	676.09012	24.10853	85
86	29.16535	.03429	704.13373	24.14282	86
87	30.33196	.03297	733.29908	24.17579	87
88	31.54524	.03170	763.63104	24.20749	88
89	32.80705	.03048	795.17628	24.23797	89
90	34.11933	.02931	827.98333	24.26728	90
91	35.48411	.02818	862.10267	24.29546	91
92	36.90347	.02710	897.58677	24.32256	92
93	38.37961	.02606	934.49024	24.34861	93
94	39.91479	.02505	972.86985	24.37367	94
95	41.51139	.02409	1012.78465	24.39776	95
96	43.17184	.02316	1054.29603	24.42092	96
97	44.89872	.02227	1097.46788	24.44319	97
98	46.69467	.02142	1142.36659	24.46461	98
99	48.56245	.02059	1189.06125	24.48520	99
100	50.50495	.01980	1237.62370	24.50500	100

See also Tables on pp. 8 - 7).

4¹⁰/₄%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·04250	·95923	1·00000	0·95923	1
2	1·08681	·92013	2·04250	1·87936	2
3	1·13300	·88262	3·12931	2·76198	3
4	1·18115	·84663	4·26230	3·60861	4
5	1·23135	·81212	5·44345	4·42073	5
6	1·28368	·77901	6·67480	5·19974	6
7	1·33824	·74725	7·95848	5·94699	7
8	1·39511	·71679	9·29671	6·66378	8
9	1·45440	·68757	10·69182	7·35135	9
10	1·51621	·65954	12·14622	8·01089	10
11	1·58065	·63265	13·66244	8·64354	11
12	1·64783	·60686	15·24309	9·25039	12
13	1·71786	·58212	16·89092	9·83251	13
14	1·79087	·55839	18·60879	10·39090	14
15	1·86699	·53562	20·39966	10·92652	15
16	1·94633	·51379	22·26665	11·44031	16
17	2·02905	·49284	24·21298	11·93315	17
18	2·11529	·47275	26·24203	12·40590	18
19	2·20519	·45348	28·35732	12·85938	19
20	2·29891	·43499	30·56250	13·29437	20
21	2·39661	·41726	32·86141	13·71162	21
22	2·49847	·40025	35·25802	14·11187	22
23	2·60465	·38393	37·75648	14·49580	23
24	2·71535	·36828	40·36113	14·86407	24
25	2·83075	·35326	43·07648	15·21734	25
26	2·95106	·33886	45·90723	15·55620	26
27	3·07648	·32505	48·85829	15·88124	27
28	3·20723	·31180	51·93477	16·19304	28
29	3·34353	·29908	55·14199	16·49213	29
30	3·48564	·28689	58·48553	16·77902	30
31	3·63377	·27520	61·97116	17·05421	31
32	3·78821	·26398	65·60494	17·31819	32
33	3·94921	·25322	69·39315	17·57141	33
34	4·11705	·24289	73·34236	17·81430	34
35	4·29202	·23299	77·45941	18·04729	35
36	4·47444	·22349	81·75143	18·27078	36
37	4·66460	·21438	86·22587	18·48516	37
38	4·86284	·20564	90·89047	18·69080	38
39	5·06952	·19726	95·75331	18·88806	39
40	5·28497	·18922	100·82283	19·07727	40
41	5·50958	·18150	106·10780	19·25878	41
42	5·74374	·17410	111·61738	19·43288	42
43	5·98785	·16700	117·36112	19·59988	43
44	6·24233	·16020	123·34897	19·76008	44
45	6·50763	·15367	129·59130	19·91375	45
46	6·78420	·14740	136·09893	20·06115	46
47	7·07253	·14139	142·88313	20·20254	47
48	7·37312	·13563	149·95567	20·33817	48
49	7·68647	·13010	157·32878	20·46827	49
50	8·01315	·12479	165·01525	20·59306	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

4¹⁰/₄%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	8.35371	.11971	173.02840	20.71277	51
52	8.70874	.11483	181.38211	20.82760	52
53	9.07886	.11015	190.09085	20.93774	53
54	9.46471	.10566	199.16971	21.04340	54
55	9.86696	.10135	208.63442	21.14475	55
56	10.28631	.09722	218.50139	21.24196	56
57	10.72348	.09325	228.78770	21.33522	57
58	11.17922	.08945	239.51117	21.42467	58
59	11.65434	.08580	250.69040	21.51047	59
60	12.14965	.08231	262.34474	21.59278	60
61	12.66601	.07895	274.49439	21.67173	61
62	13.20432	.07573	287.16040	21.74746	62
63	13.76550	.07265	300.36472	21.82011	63
64	14.35053	.06968	314.13022	21.88979	64
65	14.96043	.06684	328.48075	21.95664	65
66	15.59625	.06412	343.44119	22.02075	66
67	16.25909	.06150	359.03744	22.08226	67
68	16.95010	.05900	375.29653	22.14125	68
69	17.67048	.05659	392.24663	22.19785	69
70	18.42148	.05428	409.91711	22.25213	70
71	19.20439	.05207	428.33859	22.30420	71
72	20.02058	.04995	447.54298	22.35415	72
73	20.87145	.04791	467.56356	22.40206	73
74	21.75849	.04596	488.43501	22.44802	74
75	22.68322	.04409	510.19350	22.49211	75
76	23.64726	.04229	532.87672	22.53440	76
77	24.65227	.04056	556.52398	22.57496	77
78	25.69999	.03891	581.17625	22.61387	78
79	26.79224	.03732	606.87624	22.65119	79
80	27.93091	.03580	633.66848	22.68700	80
81	29.11797	.03434	661.59939	22.72134	81
82	30.35549	.03294	690.71736	22.75428	82
83	31.64560	.03160	721.07285	22.78588	83
84	32.99053	.03031	752.71845	22.81619	84
85	34.39263	.02908	785.70898	22.84527	85
86	35.85432	.02789	820.10161	22.87316	86
87	37.37813	.02675	855.95593	22.89991	87
88	38.96670	.02566	893.33406	22.92558	88
89	40.62278	.02462	932.30076	22.95019	89
90	42.34925	.02361	972.92354	22.97381	90
91	44.14909	.02265	1015.27279	22.99646	91
92	46.02543	.02173	1059.42188	23.01819	92
93	47.98151	.02084	1105.44731	23.03903	93
94	50.02073	.01999	1153.42883	23.05902	94
95	52.14661	.01918	1203.44955	23.07820	95
96	54.36284	.01839	1255.59616	23.09659	96
97	56.67326	.01765	1309.95899	23.11424	97
98	59.08187	.01693	1366.63225	23.13116	98
99	61.59285	.01624	1425.71412	23.14740	99
100	64.21055	.01557	1487.30697	23.16297	100

$4\frac{1}{2}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1.04500	.95694	1.00000	.95694	1
2	1.09203	.91573	2.04500	1.87267	2
3	1.14117	.87630	3.13702	2.74896	3
4	1.19252	.83856	4.27819	3.58753	4
5	1.24618	.80245	5.47071	4.38998	5
6	1.30226	.76790	6.71689	5.15787	6
7	1.36086	.73483	8.01915	5.89270	7
8	1.42210	.70319	9.38001	6.59589	8
9	1.48610	.67290	10.80211	7.26879	9
10	1.55297	.64393	12.28821	7.91272	10
11	1.62285	.61620	13.84118	8.52892	11
12	1.69588	.58966	15.46403	9.11858	12
13	1.77220	.56427	17.15991	9.68285	13
14	1.85194	.53997	18.93210	10.22283	14
15	1.93528	.51672	20.78405	10.73955	15
16	2.02237	.49447	22.71933	11.23401	16
17	2.11338	.47318	24.74170	11.70719	17
18	2.20848	.45280	26.85508	12.15999	18
19	2.30786	.43330	29.06356	12.59329	19
20	2.41171	.41464	31.37142	13.00794	20
21	2.52024	.39679	33.78314	13.40472	21
22	2.63365	.37970	36.30338	13.78442	22
23	2.75217	.36335	38.93703	14.14777	23
24	2.87601	.34770	41.68919	14.49548	24
25	3.00543	.33273	44.56521	14.82821	25
26	3.14068	.31840	47.57064	15.14661	26
27	3.28201	.30469	50.71132	15.45130	27
28	3.42970	.29157	53.99333	15.74287	28
29	3.58404	.27901	57.42303	16.02189	29
30	3.74532	.26700	61.00707	16.28889	30
31	3.91386	.25550	64.75238	16.54439	31
32	4.08998	.24450	68.66624	16.78889	32
33	4.27403	.23397	72.75622	17.02286	33
34	4.46636	.22390	77.03026	17.24676	34
35	4.66735	.21425	81.49662	17.46101	35
36	4.87738	.20503	86.16396	17.66604	36
37	5.09686	.19620	91.04134	17.86224	37
38	5.32622	.18775	96.13820	18.04999	38
39	5.56590	.17967	101.46442	18.22966	39
40	5.81636	.17193	107.03032	18.40158	40
41	6.07810	.16453	112.84668	18.56611	41
42	6.35161	.15744	118.92479	18.72355	42
43	6.63744	.15066	125.27640	18.87421	43
44	6.93612	.14417	131.91384	19.01838	44
45	7.24825	.13796	138.84996	19.15635	45
46	7.57442	.13202	146.09821	19.28837	46
47	7.91527	.12634	153.67263	19.41471	47
48	8.27145	.12090	161.58790	19.53561	48
49	8.64367	.11569	169.85935	19.65130	49
50	9.03264	.11071	178.50303	19.76201	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

4½%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	9·43910	·10594	187·53566	19·86795	51
52	9·86386	·10138	196·97477	19·96933	52
53	10·30774	·09701	206·83863	20·06634	53
54	10·77159	·09284	217·14637	20·15918	54
55	11·25631	·08884	227·91796	20·24802	55
56	11·76284	·08501	239·17427	20·33303	56
57	12·29217	·08135	250·93711	20·41438	57
58	12·84532	·07785	263·22928	20·49224	58
59	13·42336	·07450	276·07459	20·56673	59
60	14·02741	·07129	289·49795	20·63802	60
61	14·65864	·06822	303·52536	20·70624	61
62	15·31828	·06528	318·18400	20·77152	62
63	16·00760	·06247	333·50228	20·83399	63
64	16·72794	·05978	349·50988	20·89377	64
65	17·48070	·05721	366·23783	20·95098	65
66	18·26733	·05474	383·71853	21·00572	66
67	19·08936	·05239	401·98586	21·05811	67
68	19·94838	·05013	421·07523	21·10824	68
69	20·84606	·04797	441·02362	21·15621	69
70	21·78413	·04590	461·86968	21·20211	70
71	22·76442	·04393	483·65381	21·24604	71
72	23·78882	·04204	506·41823	21·28808	72
73	24·85931	·04023	530·20706	21·32830	73
74	25·97798	·03849	555·06637	21·36680	74
75	27·14699	·03684	581·04436	21·40363	75
76	28·36861	·03525	608·19136	21·43888	76
77	29·64520	·03373	636·55997	21·47262	77
78	30·97923	·03228	666·20517	21·50490	78
79	32·37329	·03089	697·18440	21·53579	79
80	33·83009	·02956	729·55770	21·56534	80
81	35·35245	·02829	763·38779	21·59363	81
82	36·94331	·02707	798·74024	21·62070	82
83	38·60576	·02590	835·68355	21·64660	83
84	40·34302	·02479	874·28931	21·67139	84
85	42·15845	·02372	914·63233	21·69511	85
86	44·05558	·02270	956·79079	21·71781	86
87	46·03808	·02172	1000·84637	21·73953	87
88	48·10980	·02079	1046·88446	21·76032	88
89	50·27474	·01989	1094·99426	21·78021	89
90	52·53710	·01903	1145·26900	21·79924	90
91	54·90127	·01821	1197·80611	21·81746	91
92	57·37183	·01743	1252·70738	21·83489	92
93	59·95356	·01668	1310·07922	21·85156	93
94	62·65147	·01596	1370·03278	21·86753	94
95	65·47079	·01527	1432·68426	21·88280	95
96	68·41697	·01462	1498·15505	21·89742	96
97	71·49574	·01399	1566·57202	21·91140	97
98	74·71305	·01338	1638·06777	21·92479	98
99	78·07514	·01281	1712·78082	21·93760	99
100	81·58852	·01226	1790·85595	21·94985	100

See also Tables on pp. (82-97).

$4\frac{30}{4}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1.04750	.95465	1.00000	0.95465	1
2	1.09726	.91136	2.04750	1.86602	2
3	1.14938	.87004	3.14476	2.73606	3
4	1.20397	.83058	4.29413	3.56664	4
5	1.26116	.79292	5.49810	4.35956	5
6	1.32107	.75697	6.75926	5.11653	6
7	1.38382	.72264	8.08033	5.83917	7
8	1.44955	.68987	9.46414	6.52904	8
9	1.51840	.65859	10.91369	7.18762	9
10	1.59052	.62872	12.43209	7.81635	10
11	1.66607	.60021	14.02262	8.41656	11
12	1.74521	.57300	15.68869	8.98956	12
13	1.82811	.54701	17.43390	9.53657	13
14	1.91495	.52221	19.26201	10.05878	14
15	2.00591	.49853	21.17696	10.55731	15
16	2.10119	.47592	23.18286	11.03323	16
17	2.20099	.45434	25.28405	11.48757	17
18	2.30554	.43374	27.48504	11.92131	18
19	2.41505	.41407	29.79058	12.33538	19
20	2.52977	.39529	32.20563	12.73067	20
21	2.64993	.37737	34.73540	13.10804	21
22	2.77580	.36026	37.38533	13.46829	22
23	2.90765	.34392	40.16114	13.81221	23
24	3.04577	.32832	43.06879	14.14054	24
25	3.19044	.31344	46.11456	14.45397	25
26	3.34199	.29922	49.30500	14.75320	26
27	3.50073	.28565	52.64699	15.03885	27
28	3.66702	.27270	56.14772	15.31155	28
29	3.84120	.26034	59.81474	15.57189	29
30	4.02366	.24853	63.65594	15.82042	30
31	4.21478	.23726	67.67959	16.05768	31
32	4.41498	.22650	71.89437	16.28418	32
33	4.62469	.21623	76.30936	16.50041	33
34	4.84437	.20643	80.93405	16.70684	34
35	5.07447	.19706	85.77842	16.90390	35
36	5.31551	.18813	90.85289	17.09203	36
37	5.56800	.17960	96.16841	17.27163	37
38	5.83248	.17145	101.73641	17.44308	38
39	6.10952	.16368	107.56888	17.60676	39
40	6.39972	.15626	113.67841	17.76302	40
41	6.70371	.14917	120.07813	17.91219	41
42	7.02214	.14241	126.78184	18.05459	42
43	7.35569	.13595	133.80398	18.19054	43
44	7.70508	.12978	141.15967	18.32033	44
45	8.07108	.12390	148.86475	18.44423	45
46	8.45445	.11828	156.93583	18.56251	46
47	8.85604	.11292	165.39028	18.67543	47
48	9.27670	.10780	174.24632	18.78322	48
49	9.71734	.10291	183.52302	18.88613	49
50	10.17892	.09824	193.24036	18.98437	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

$4\frac{3}{4}\%$

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	10.66242	.09379	203.41928	19.07816	51
52	11.16888	.08953	214.08170	19.16769	52
53	11.69940	.08547	225.25058	19.25317	53
54	12.25512	.08160	236.94998	19.33477	54
55	12.83724	.07790	249.20510	19.41267	55
56	13.44701	.07437	262.04234	19.48703	56
57	14.08574	.07099	275.48936	19.55803	57
58	14.75482	.06777	289.57510	19.62580	58
59	15.45567	.06470	304.32992	19.69050	59
60	16.18982	.06177	319.78559	19.75227	60
61	16.95883	.05897	335.97540	19.81124	61
62	17.76438	.05629	352.93424	19.86753	62
63	18.60818	.05374	370.69861	19.92127	63
64	19.49207	.05130	389.30680	19.97257	64
65	20.41795	.04898	408.79887	20.02155	65
66	21.38780	.04676	429.21681	20.06830	66
67	22.40372	.04464	450.60461	20.11294	67
68	23.46790	.04261	473.00833	20.15555	68
69	24.58262	.04068	496.47623	20.19623	69
70	25.75030	.03883	521.05885	20.23506	70
71	26.97343	.03707	546.80914	20.27214	71
72	28.25467	.03539	573.78258	20.30753	72
73	29.59677	.03379	602.03725	20.34132	73
74	31.00262	.03226	631.63402	20.37357	74
75	32.47524	.03079	662.63664	20.40436	75
76	34.01781	.02940	695.11188	20.43376	76
77	35.63366	.02806	729.12969	20.46182	77
78	37.32626	.02679	764.76335	20.48861	78
79	39.09926	.02558	802.08961	20.51419	79
80	40.95647	.02442	841.18887	20.53861	80
81	42.90190	.02331	882.14534	20.56192	81
82	44.93974	.02225	925.04724	20.58417	82
83	47.07438	.02124	969.98699	20.60541	83
84	49.31042	.02028	1017.06137	20.62569	84
85	51.65266	.01936	1066.37178	20.64505	85
86	54.10616	.01848	1118.02444	20.66353	86
87	56.67620	.01764	1172.13060	20.68118	87
88	59.36832	.01684	1228.80681	20.69802	88
89	62.18832	.01608	1288.17513	20.71410	89
90	65.14226	.01535	1350.36345	20.72945	90
91	68.23652	.01465	1415.50571	20.74411	91
92	71.47776	.01399	1483.74224	20.75810	92
93	74.87295	.01336	1555.21999	20.77145	93
94	78.42941	.01275	1630.09294	20.78420	94
95	82.15481	.01217	1708.52236	20.79638	95
96	86.05717	.01162	1790.67717	20.80800	96
97	90.14488	.01109	1876.73433	20.81909	97
98	94.42676	.01059	1966.87921	20.82968	98
99	98.91203	.01011	2061.30598	20.83979	99
100	103.61036	.00965	2160.21801	20.84944	100

5%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1.05000	.95238	1.00000	.95238	1
2	1.10250	.90703	2.05000	1.85941	2
3	1.15763	.86384	3.15250	2.72325	3
4	1.21551	.82270	4.31013	3.54595	4
5	1.27628	.78353	5.52563	4.32948	5
6	1.34010	.74622	6.80191	5.07569	6
7	1.40710	.71068	8.14201	5.78637	7
8	1.47746	.67684	9.54911	6.46321	8
9	1.55133	.64461	11.02656	7.10782	9
10	1.62889	.61391	12.57789	7.72173	10
11	1.71034	.58468	14.20679	8.30641	11
12	1.79586	.55684	15.91713	8.86325	12
13	1.88565	.53032	17.71298	9.39357	13
14	1.97993	.50507	19.59863	9.89864	14
15	2.07893	.48102	21.57856	10.37966	15
16	2.18287	.45811	23.65749	10.83777	16
17	2.29202	.43630	25.84037	11.27407	17
18	2.40662	.41552	28.13238	11.68959	18
19	2.52695	.39573	30.53900	12.08532	19
20	2.65330	.37689	33.06595	12.46221	20
21	2.78596	.35894	35.71925	12.82115	21
22	2.92526	.34185	38.50521	13.16300	22
23	3.07152	.32557	41.43048	13.48857	23
24	3.22510	.31007	44.50200	13.79864	24
25	3.38635	.29530	47.72710	14.09394	25
26	3.55567	.28124	51.11345	14.37518	26
27	3.73346	.26785	54.66913	14.64303	27
28	3.92013	.25509	58.40258	14.89813	28
29	4.11614	.24295	62.32271	15.14107	29
30	4.32194	.23138	66.43885	15.37245	30
31	4.53804	.22036	70.76079	15.59281	31
32	4.76494	.20987	75.29883	15.80268	32
33	5.00319	.19987	80.06377	16.00255	33
34	5.25335	.19035	85.06696	16.19290	34
35	5.51602	.18129	90.32031	16.37419	35
36	5.79182	.17266	95.83632	16.54685	36
37	6.08141	.16444	101.62814	16.71129	37
38	6.38548	.15661	107.70955	16.86789	38
39	6.70475	.14915	114.09502	17.01704	39
40	7.03999	.14205	120.79977	17.15909	40
41	7.39199	.13528	127.83976	17.29437	41
42	7.76159	.12884	135.23175	17.42321	42
43	8.14967	.12270	142.99334	17.54591	43
44	8.55715	.11686	151.14301	17.66277	44
45	8.98501	.11130	159.70016	17.77407	45
46	9.43426	.10600	168.68516	17.88007	46
47	9.90597	.10095	178.11942	17.98101	47
48	10.40127	.09614	188.02539	18.07716	48
49	10.92133	.09156	198.42666	18.16872	49
50	11.46740	.08720	209.34800	18.25592	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

5%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	12·04077	·08305	220·81540	18·33898	51
52	12·64281	·07910	232·85617	18·41807	52
53	13·27495	·07533	245·49897	18·49340	53
54	13·93870	·07174	258·77392	18·56514	54
55	14·63563	·06833	272·71262	18·63347	55
56	15·36741	·06507	287·34825	18·69854	56
57	16·13578	·06197	302·71566	18·76052	57
58	16·94257	·05902	318·85144	18·81954	58
59	17·78970	·05621	335·79402	18·87575	59
60	18·67919	·05354	353·58372	18·92929	60
61	19·61315	·05099	372·26290	18·98027	61
62	20·59380	·04856	391·87605	19·02883	62
63	21·62349	·04625	412·46985	19·07508	63
64	22·70467	·04404	434·09334	19·11912	64
65	23·83990	·04195	456·79801	19·16107	65
66	25·03190	·03995	480·63791	19·20102	66
67	26·28349	·03805	505·66981	19·23907	67
68	27·59766	·03623	531·95330	19·27530	68
69	28·97755	·03451	559·55096	19·30981	69
70	30·42643	·03287	588·52851	19·34268	70
71	31·94775	·03130	618·95494	19·37398	71
72	33·54513	·02981	650·90268	19·40379	72
73	35·22239	·02839	684·44782	19·43218	73
74	36·98351	·02704	719·67021	19·45922	74
75	38·83269	·02575	756·65372	19·48497	75
76	40·77432	·02453	795·48640	19·50949	76
77	42·81304	·02336	836·26072	19·53285	77
78	44·95369	·02225	879·07376	19·55510	78
79	47·20137	·02119	924·02745	19·57628	79
80	49·56144	·02018	971·22882	19·59646	80
81	52·03951	·01922	1020·79026	19·61568	81
82	54·64149	·01830	1072·82978	19·63398	82
83	57·37356	·01743	1127·47126	19·65141	83
84	60·24224	·01660	1184·84483	19·66801	84
85	63·25435	·01581	1245·08707	19·68382	85
86	66·41707	·01506	1308·34142	19·69887	86
87	69·73792	·01434	1374·75849	19·71321	87
88	73·22482	·01366	1444·49642	19·72687	88
89	76·88606	·01301	1517·72124	19·73987	89
90	80·73037	·01239	1594·60730	19·75226	90
91	84·76688	·01180	1675·33767	19·76406	91
92	89·00523	·01124	1760·10455	19·77529	92
93	93·45549	·01070	1849·10978	19·78599	93
94	98·12826	·01019	1942·56527	19·79618	94
95	103·03468	·00971	2040·69353	19·80589	95
96	108·18641	·00924	2143·72821	19·81513	96
97	113·59573	·00880	2251·91462	19·82394	97
98	119·27552	·00838	2365·51035	19·83232	98
99	125·23929	·00798	2484·78586	19·84030	99
100	131·50126	·00760	2610·02516	19·84791	100

See also Tables on pp. (82-97).

$5\frac{1}{2}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1.05500	.94787	1.00000	0.94787	1
2	1.11303	.89845	2.05500	1.84632	2
3	1.17424	.85161	3.16803	2.69793	3
4	1.23882	.80722	4.34227	3.50515	4
5	1.30696	.76513	5.58109	4.27028	5
6	1.37884	.72525	6.88805	4.99553	6
7	1.45468	.68744	8.26689	5.68297	7
8	1.53469	.65160	9.72157	6.33457	8
9	1.61909	.61763	11.25626	6.95220	9
10	1.70814	.58543	12.87535	7.53763	10
11	1.80209	.55491	14.58350	8.09254	11
12	1.90121	.52598	16.38559	8.61852	12
13	2.00577	.49856	18.28680	9.11708	13
14	2.11609	.47257	20.29257	9.58965	14
15	2.23248	.44793	22.40866	10.03758	15
16	2.35526	.42458	24.64114	10.46216	16
17	2.48480	.40245	26.99640	10.86461	17
18	2.62147	.38147	29.48120	11.24607	18
19	2.76565	.36158	32.10267	11.60765	19
20	2.91776	.34273	34.86832	11.95038	20
21	3.07823	.32486	37.78608	12.27524	21
22	3.24754	.30793	40.86431	12.58317	22
23	3.42615	.29187	44.11185	12.87504	23
24	3.61459	.27666	47.53800	13.15170	24
25	3.81339	.26223	51.15259	13.41393	25
26	4.02313	.24856	54.96598	13.66250	26
27	4.24440	.23560	58.98911	13.89810	27
28	4.47784	.22332	63.23351	14.12142	28
29	4.72412	.21168	67.71135	14.33310	29
30	4.98395	.20064	72.43548	14.53375	30
31	5.25807	.19018	77.41943	14.72393	31
32	5.54726	.18027	82.67750	14.90420	32
33	5.85236	.17087	88.22476	15.07507	33
34	6.17424	.16196	94.07712	15.23703	34
35	6.51383	.15352	100.25136	15.39055	35
36	6.87209	.14552	106.76519	15.53607	36
37	7.25005	.13793	113.63727	15.67400	37
38	7.64880	.13074	120.88732	15.80474	38
39	8.06949	.12392	128.53613	15.92866	39
40	8.51331	.11746	136.60561	16.04612	40
41	8.98154	.11134	145.11892	16.15746	41
42	9.47553	.10554	154.10046	16.26300	42
43	9.99668	.10003	163.57599	16.36303	43
44	10.54650	.09482	173.57267	16.45785	44
45	11.12655	.08988	184.11917	16.54773	45
46	11.73851	.08519	195.24572	16.63292	46
47	12.38413	.08075	206.98423	16.71366	47
48	13.06526	.07654	219.36837	16.79020	48
49	13.78385	.07255	232.43363	16.86275	49
50	14.54196	.06877	246.21748	16.93152	50

For explanations see pp. (8-14).

COMPOUND INTEREST TABLES

5 $\frac{1}{2}$ %

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	15·34177	·06518	260·75944	16·99670	51
52	16·18557	·06178	276·10121	17·05848	52
53	17·07577	·05856	292·28677	17·11705	53
54	18·01494	·05551	309·36255	17·17255	54
55	19·00576	·05262	327·37749	17·22517	55
56	20·05108	·04987	346·38325	17·27504	56
57	21·15389	·04727	366·43433	17·32232	57
58	22·31735	·04481	387·58821	17·36712	58
59	23·54481	·04247	409·90557	17·40960	59
60	24·83977	·04026	433·45037	17·44985	60
61	26·20596	·03816	458·29014	17·48801	61
62	27·64729	·03617	484·49610	17·52418	62
63	29·16789	·03428	512·14339	17·55847	63
64	30·77212	·03250	541·31127	17·59096	64
65	32·46459	·03080	572·08339	17·62177	65
66	34·25014	·02920	604·54798	17·65096	66
67	36·13390	·02767	638·79812	17·67864	67
68	38·12126	·02623	674·93201	17·70487	68
69	40·21793	·02486	713·05327	17·72974	69
70	42·42992	·02357	753·27120	17·75330	70
71	44·76356	·02234	795·70112	17·77564	71
72	47·22556	·02117	840·46468	17·79682	72
73	49·82296	·02007	887·69024	17·81689	73
74	52·56323	·01902	937·51320	17·83591	74
75	55·45420	·01803	990·07643	17·85395	75
76	58·50418	·01709	1045·53063	17·87104	76
77	61·72191	·01620	1104·03482	17·88724	77
78	65·11662	·01536	1165·75673	17·90260	78
79	68·69803	·01456	1230·87335	17·91716	79
80	72·47643	·01380	1299·57139	17·93095	80
81	76·46263	·01308	1372·04781	17·94403	81
82	80·66807	·01240	1448·51044	17·95643	82
83	85·10482	·01175	1529·17852	17·96818	83
84	89·78558	·01114	1614·28334	17·97932	84
85	94·72379	·01056	1704·06892	17·98987	85
86	99·93360	·01001	1798·79271	17·99988	86
87	105·42995	·00948	1898·72631	18·00936	87
88	111·22859	·00899	2004·15626	18·01835	88
89	117·34617	·00852	2115·38485	18·02688	89
90	123·80021	·00808	2232·73102	18·03495	90
91	130·60922	·00766	2356·53122	18·04261	91
92	137·79272	·00726	2487·14044	18·04987	92
93	145·37132	·00688	2624·93316	18·05675	93
94	153·36675	·00652	2770·30449	18·06327	94
95	161·80192	·00618	2923·67123	18·06945	95
96	170·70102	·00586	3085·47315	18·07531	96
97	180·08958	·00555	3256·17418	18·08086	97
98	189·99451	·00526	3436·26376	18·08612	98
99	200·44420	·00499	3626·25826	18·09111	99
100	211·46864	·00473	3826·70247	18·09584	100

6%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·06000	·94340	1·00000	·94340	1
2	1·12360	·89000	2·06000	1·83339	2
3	1·19102	·83962	3·18360	2·67301	3
4	1·26248	·79209	4·37462	3·46511	4
5	1·33823	·74726	5·63709	4·21236	5
6	1·41852	·70496	6·97532	4·91732	6
7	1·50363	·66506	8·39384	5·58238	7
8	1·59385	·62741	9·89747	6·20979	8
9	1·68948	·59190	11·49132	6·80169	9
10	1·79085	·55839	13·18079	7·36009	10
11	1·89830	·52679	14·97164	7·88687	11
12	2·01220	·49697	16·86994	8·38384	12
13	2·13293	·46884	18·88214	8·85268	13
14	2·26090	·44230	21·01507	9·29498	14
15	2·39656	·41727	23·27597	9·71225	15
16	2·54035	·39365	25·67253	10·10590	16
17	2·69277	·37136	28·21288	10·47726	17
18	2·85434	·35034	30·90565	10·82760	18
19	3·02560	·33051	33·75999	11·15812	19
20	3·20714	·31180	36·78559	11·46992	20
21	3·39956	·29416	39·99273	11·76408	21
22	3·60354	·27751	43·39229	12·04158	22
23	3·81975	·26180	46·99583	12·30338	23
24	4·04893	·24698	50·81558	12·55036	24
25	4·29187	·23300	54·86451	12·78336	25
26	4·54938	·21981	59·15638	13·00317	26
27	4·82235	·20737	63·70577	13·21053	27
28	5·11169	·19563	68·52811	13·40616	28
29	5·41839	·18456	73·63980	13·59072	29
30	5·74349	·17411	79·05819	13·76483	30
31	6·08810	·16425	84·80168	13·92909	31
32	6·45339	·15496	90·88978	14·08404	32
33	6·84059	·14619	97·34316	14·23023	33
34	7·25103	·13791	104·18375	14·36814	34
35	7·68609	·13011	111·43478	14·49825	35
36	8·14725	·12274	119·12087	14·62099	36
37	8·63609	·11579	127·26812	14·73678	37
38	9·15425	·10924	135·90421	14·84602	38
39	9·70351	·10306	145·05846	14·94907	39
40	10·28572	·09722	154·76197	15·04630	40
41	10·90286	·09172	165·04768	15·13802	41
42	11·55703	·08653	175·95054	15·22454	42
43	12·25045	·08163	187·50758	15·30617	43
44	12·98548	·07701	199·75803	15·38318	44
45	13·76461	·07265	212·74351	15·45583	45
46	14·59049	·06854	226·50812	15·52437	46
47	15·46592	·06466	241·09861	15·58903	47
48	16·39387	·06100	256·56453	15·65003	48
49	17·37750	·05755	272·95841	15·70757	49
50	18·42015	·05429	290·33590	15·76186	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

6%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	19·52536	·05122	308·75606	15·81308	51
52	20·69689	·04832	328·28142	15·86139	52
53	21·93870	·04558	348·97831	15·90697	53
54	23·25502	·04300	370·91701	15·94998	54
55	24·65032	·04057	394·17203	15·99054	55
56	26·12934	·03827	418·82235	16·02881	56
57	27·69710	·03610	444·95169	16·06492	57
58	29·35893	·03406	472·64879	16·09898	58
59	31·12046	·03213	502·00772	16·13111	59
60	32·98769	·03031	533·12818	16·16143	60
61	34·96695	·02860	566·11587	16·19003	61
62	37·06497	·02698	601·08282	16·21701	62
63	39·28887	·02545	638·14779	16·24246	63
64	41·64620	·02401	677·43666	16·26647	64
65	44·14497	·02265	719·08286	16·28912	65
66	46·79367	·02137	763·22783	16·31049	66
67	49·60129	·02016	810·02150	16·33065	67
68	52·57737	·01902	859·62279	16·34967	68
69	55·73201	·01794	912·20016	16·36792	69
70	59·07593	·01693	967·93217	16·38454	70
71	62·62049	·01597	1027·00810	16·40051	71
72	66·37772	·01507	1089·62859	16·41158	72
73	70·36038	·01421	1156·00630	16·42979	73
74	74·58200	·01341	1226·36668	16·44320	74
75	79·05692	·01265	1300·94868	16·45585	75
76	83·80034	·01193	1380·00560	16·46778	76
77	88·82836	·01126	1463·80594	16·47904	77
78	94·15806	·01062	1552·63429	16·48966	78
79	99·80754	·01002	1646·79235	16·49968	79
80	105·79599	·00945	1746·59989	16·50913	80
81	112·14375	·00892	1852·39588	16·51805	81
82	118·87238	·00841	1964·53964	16·52646	82
83	126·00472	·00794	2083·41202	16·53440	83
84	133·56500	·00749	2209·41674	16·54188	84
85	141·57890	·00706	2342·98174	16·54895	85
86	150·07364	·00666	2484·56065	16·55561	86
87	159·07806	·00629	2634·63428	16·56190	87
88	168·72274	·00593	2793·71234	16·56783	88
89	178·74010	·00559	2962·33508	16·57342	89
90	189·46451	·00528	3141·07519	16·57870	90
91	200·83238	·00498	3330·53970	16·58368	91
92	212·88232	·00470	3531·37208	16·58838	92
93	225·65526	·00443	3744·25441	16·59281	93
94	239·19458	·00418	3969·90967	16·59699	94
95	253·54625	·00394	4209·10425	16·60093	95
96	268·75903	·00372	4462·65050	16·60465	96
97	284·88457	·00351	4731·40953	16·60816	97
98	301·97765	·00331	5016·29411	16·61147	98
99	320·09631	·00312	5318·27175	16·61460	99
100	339·30208	·00295	5638·36806	16·61755	100

See also Tables on pp. (82-97).

6 $\frac{1}{2}$ %

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·06500	·93897	1·00000	0·93897	1
2	1·13423	·88166	2·06500	1·82063	2
3	1·20795	·82785	3·19923	2·64848	3
4	1·28647	·77732	4·40717	3·42580	4
5	1·37009	·72988	5·69364	4·15568	5
6	1·45914	·68533	7·06373	4·84101	6
7	1·55399	·64351	8·52287	5·48452	7
8	1·65500	·60423	10·07686	6·08875	8
9	1·76257	·56735	11·73185	6·65610	9
10	1·87714	·53273	13·49442	7·18883	10
11	1·99915	·50021	15·37156	7·68904	11
12	2·12910	·46968	17·37071	8·15873	12
13	2·26749	·44102	19·49981	8·59974	13
14	2·41487	·41410	21·76730	9·01384	14
15	2·57184	·38883	24·18217	9·40267	15
16	2·73901	·36510	26·75401	9·76776	16
17	2·91705	·34281	29·49302	10·11058	17
18	3·10665	·32189	32·41007	10·43247	18
19	3·30859	·30224	35·51672	10·73471	19
20	3·52365	·28380	38·82531	11·01851	20
21	3·75268	·26648	42·34895	11·28498	21
22	3·99661	·25021	46·10164	11·53520	22
23	4·25639	·23494	50·09824	11·77014	23
24	4·53305	·22060	54·35463	11·99074	24
25	4·82770	·20714	58·88768	12·19788	25
26	5·14150	·19450	63·71538	12·39237	26
27	5·47570	·18263	68·85688	12·57500	27
28	5·83162	·17148	74·33257	12·74648	28
29	6·21067	·16101	80·16419	12·90749	29
30	6·61437	·15119	86·37486	13·05868	30
31	7·04430	·14196	92·98923	13·20063	31
32	7·50218	·13329	100·03353	13·33393	32
33	7·98982	·12516	107·53571	13·45909	33
34	8·50916	·11752	115·52553	13·57661	34
35	9·06225	·11035	124·03469	13·68696	35
36	9·65130	·10361	133·09695	13·79057	36
37	10·27864	·09729	142·74825	13·88786	37
38	10·94675	·09135	153·02688	13·97921	38
39	11·65829	·08578	163·97363	14·06499	39
40	12·41607	·08054	175·63192	14·14553	40
41	13·22312	·07563	188·04799	14·22115	41
42	14·08262	·07101	201·27111	14·29216	42
43	14·99799	·06668	215·35373	14·35884	43
44	15·97286	·06261	230·35172	14·42144	44
45	17·01110	·05879	246·32459	14·48023	45
46	18·11682	·05520	263·33568	14·53543	46
47	19·29441	·05183	281·45250	14·58725	47
48	20·54855	·04867	300·74692	14·63592	48
49	21·88421	·04570	321·29547	14·68161	49
50	23·30668	·04291	343·17967	14·72452	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

6¹⁰/₂%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	24·82161	·04029	366·48635	14·76481	51
52	26·43502	·03783	391·30796	14·80264	52
53	28·15329	·03552	417·74298	14·83816	53
54	29·98326	·03335	445·89627	14·87151	54
55	31·93217	·03132	475·87953	14·90282	55
56	34·00776	·02941	507·81170	14·93223	56
57	36·21827	·02761	541·81946	14·95984	57
58	38·57245	·02593	578·03773	14·98577	58
59	41·07966	·02434	616·61018	15·01011	59
60	43·74984	·02286	657·68984	15·03297	60
61	46·59358	·02146	701·43968	15·05443	61
62	49·62216	·02015	748·03326	15·07458	62
63	52·84760	·01892	797·65542	15·09350	63
64	56·28270	·01777	850·50303	15·11127	64
65	59·94107	·01668	906·78572	15·12795	65
66	63·83724	·01566	966·72679	15·14362	66
67	67·98666	·01471	1030·56404	15·15833	67
68	72·40580	·01381	1098·55070	15·17214	68
69	77·11217	·01297	1170·95649	15·18511	69
70	82·12446	·01218	1248·06867	15·19728	70
71	87·46255	·01143	1330·19313	15·20872	71
72	93·14702	·01074	1417·65568	15·21945	72
73	99·20221	·01008	1510·80330	15·22953	73
74	105·65036	·00947	1610·00552	15·23900	74
75	112·51763	·00889	1715·65587	15·24788	75
76	119·83128	·00835	1828·17351	15·25623	76
77	127·62031	·00784	1948·00478	15·26407	77
78	135·91563	·00736	2075·62510	15·27142	78
79	144·75015	·00691	2211·54073	15·27833	79
80	154·15891	·00649	2356·29087	15·28482	80
81	164·17924	·00609	2510·44978	15·29091	81
82	174·85089	·00572	2674·62902	15·29663	82
83	186·21619	·00537	2849·47990	15·30200	83
84	198·32025	·00504	3035·69610	15·30704	84
85	211·21106	·00473	3234·01634	15·31178	85
86	224·93978	·00445	3445·22741	15·31622	86
87	239·56087	·00417	3670·16719	15·32040	87
88	255·13232	·00392	3909·72805	15·32431	88
89	271·71592	·00368	4164·86038	15·32800	89
90	289·37746	·00346	4436·57630	15·33145	90
91	308·18699	·00324	4725·95376	15·33470	91
92	328·21915	·00305	5034·14076	15·33774	92
93	349·55339	·00286	5362·35990	15·34060	93
94	372·27436	·00269	5711·91330	15·34329	94
95	396·47220	·00252	6084·18766	15·34581	95
96	422·24289	·00237	6480·65986	15·34818	96
97	449·68868	·00222	6902·90275	15·35040	97
98	478·91844	·00209	7352·59143	15·35249	98
99	510·04814	·00196	7831·50987	15·35445	99
100	543·20127	·00184	8341·55802	15·35629	100

7%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·07000	·93458	1·00000	·93458	1
2	1·14490	·87344	2·07000	1·80802	2
3	1·22504	·81630	3·21490	2·62432	3
4	1·31080	·76290	4·43994	3·38721	4
5	1·40255	·71299	5·75074	4·10020	5
6	1·50073	·66634	7·15329	4·76654	6
7	1·60578	·62275	8·65402	5·38929	7
8	1·71819	·58201	10·25980	5·97130	8
9	1·83846	·54393	11·97799	6·51523	9
10	1·96715	·50835	13·81645	7·02358	10
11	2·10485	·47509	15·78360	7·49867	11
12	2·25219	·44401	17·88845	7·94269	12
13	2·40985	·41496	20·14064	8·35765	13
14	2·57853	·38782	22·55049	8·74547	14
15	2·75903	·36245	25·12902	9·10791	15
16	2·95216	·33873	27·88805	9·44665	16
17	3·15882	·31657	30·84022	9·76322	17
18	3·37993	·29586	33·99903	10·05909	18
19	3·61653	·27651	37·37896	10·33560	19
20	3·86968	·25842	40·99549	10·59401	20
21	4·14056	·24151	44·86518	10·83553	21
22	4·43040	·22571	49·00574	11·06124	22
23	4·74053	·21095	53·43614	11·27219	23
24	5·07237	·19715	58·17667	11·46933	24
25	5·42743	·18425	63·24904	11·65358	25
26	5·80735	·17220	68·67647	11·82578	26
27	6·21387	·16093	74·48382	11·98671	27
28	6·64884	·15040	80·69769	12·13711	28
29	7·11426	·14056	87·34653	12·27767	29
30	7·61226	·13137	94·46079	12·40904	30
31	8·14511	·12277	102·07304	12·53181	31
32	8·71527	·11474	110·21815	12·64656	32
33	9·32534	·10723	118·93343	12·75379	33
34	9·97811	·10022	128·25876	12·85401	34
35	10·67658	·09366	138·23688	12·94767	35
36	11·42394	·08754	148·91346	13·03521	36
37	12·22362	·08181	160·33740	13·11702	37
38	13·07927	·07646	172·56102	13·19347	38
39	13·99482	·07146	185·64029	13·26493	39
40	14·97446	·06678	199·63511	13·33171	40
41	16·02267	·06241	214·60957	13·39412	41
42	17·14426	·05833	230·63224	13·45245	42
43	18·34435	·05451	247·77650	13·50696	43
44	19·62846	·05095	266·12085	13·55791	44
45	21·00245	·04761	285·74931	13·60552	45
46	22·47262	·04450	306·75176	13·65002	46
47	24·04571	·04159	329·22439	13·69161	47
48	25·72891	·03887	353·27009	13·73047	48
49	27·52993	·03632	378·99900	13·76680	49
50	29·45703	·03395	406·52893	13·80075	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

7%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	31'51902	'03173	435'98595	13'83247	51
52	33'72535	'02965	467'50497	13'86212	52
53	36'08612	'02771	501'23032	13'88984	53
54	38'61215	'02590	537'31644	13'91573	54
55	41'31500	'02420	575'92859	13'93994	55
56	44'20705	'02262	617'24359	13'96256	56
57	47'30155	'02114	661'45065	13'98370	57
58	50'61265	'01976	708'75219	14'00346	58
59	54'15554	'01847	759'36484	14'02192	59
60	57'94644	'01726	813'52038	14'03918	60
61	62'00267	'01613	871'46681	14'05531	61
62	66'34286	'01507	933'46949	14'07038	62
63	70'98686	'01409	999'81235	14'08447	63
64	75'95594	'01317	1070'79922	14'09764	64
65	81'27285	'01230	1146'75516	14'10994	65
66	86'96195	'01150	1228'02802	14'12144	66
67	93'04929	'01075	1314'98998	14'13219	67
68	99'56274	'01004	1408'03928	14'14223	68
69	106'53213	'00939	1507'60203	14'15162	69
70	113'98938	'00877	1614'13417	14'16039	70
71	121'96864	'00820	1728'12357	14'16859	71
72	130'50644	'00766	1850'09222	14'17625	72
73	139'64189	'00716	1980'59867	14'18341	73
74	149'41682	'00669	2120'24058	14'19010	74
75	159'87600	'00625	2269'65742	14'19636	75
76	171'06732	'00585	2429'53344	14'20220	76
77	183'04203	'00546	2600'60078	14'20767	77
78	195'85498	'00511	2783'64283	14'21277	78
79	209'56483	'00477	2979'49783	14'21755	79
80	224'23437	'00446	3189'06268	14'22201	80
81	239'93077	'00417	3413'29707	14'22617	81
82	256'72592	'00390	3653'22786	14'23007	82
83	274'69674	'00364	3909'95381	14'23371	83
84	293'92551	'00340	4184'65058	14'23711	84
85	314'50029	'00318	4478'57612	14'24029	85
86	336'51531	'00297	4793'07645	14'24326	86
87	360'07139	'00278	5129'59180	14'24604	87
88	385'27638	'00260	5489'66323	14'24863	88
89	412'24573	'00243	5874'93965	14'25106	89
90	441'10293	'00227	6287'18543	14'25333	90
91	471'98014	'00212	6728'28841	14'25545	91
92	505'01875	'00198	7200'26859	14'25743	92
93	540'37006	'00185	7705'28740	14'25928	93
94	578'19596	'00173	8245'65751	14'26101	94
95	618'66968	'00162	8823'85354	14'26262	95
96	661'97656	'00151	9442'52329	14'26413	96
97	708'31492	'00141	10104'49992	14'26555	97
98	757'89696	'00132	10812'81491	14'26686	98
99	810'94975	'00123	11570'71196	14'26810	99
100	867'71623	'00115	12381'66179	14'26925	100

See also Tables on pp. (82-97).

$7\frac{1}{2}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·07500	·93023	1·00000	0·93023	1
2	1·15563	·86533	2·07500	1·79557	2
3	1·24230	·80496	3·23063	2·60053	3
4	1·33547	·74880	4·47292	3·34933	4
5	1·43563	·69656	5·80839	4·04588	5
6	1·54330	·64796	7·24402	4·69385	6
7	1·65905	·60275	8·78732	5·29660	7
8	1·78348	·56070	10·44637	5·85730	8
9	1·91724	·52158	12·22985	6·37889	9
10	2·06103	·48519	14·14709	6·86408	10
11	2·21561	·45134	16·20812	7·31542	11
12	2·38178	·41985	18·42373	7·73528	12
13	2·56041	·39056	20·80551	8·12584	13
14	2·75244	·36331	23·36592	8·48915	14
15	2·95888	·33797	26·11836	8·82712	15
16	3·18079	·31439	29·07724	9·14151	16
17	3·41935	·29245	32·25804	9·43396	17
18	3·67580	·27205	35·67739	9·70601	18
19	3·95149	·25307	39·35319	9·95908	19
20	4·24785	·23541	43·30468	10·19449	20
21	4·56644	·21899	47·55253	10·41348	21
22	4·90892	·20371	52·11897	10·61719	22
23	5·27709	·18950	57·02790	10·80669	23
24	5·67287	·17628	62·30499	10·98297	24
25	6·09834	·16398	67·97786	11·14695	25
26	6·55572	·15254	74·07620	11·29948	26
27	7·04739	·14190	80·63192	11·44138	27
28	7·57595	·13200	87·67931	11·57338	28
29	8·14414	·12279	95·25526	11·69617	29
30	8·75496	·11422	103·39940	11·81039	30
31	9·41158	·10625	112·15436	11·91664	31
32	10·11745	·09884	121·56593	12·01548	32
33	10·87625	·09194	131·68338	12·10742	33
34	11·69197	·08553	142·55963	12·19295	34
35	12·56887	·07956	154·25161	12·27251	35
36	13·51154	·07401	166·82048	12·34652	36
37	14·52490	·06885	180·33201	12·41537	37
38	15·61427	·06404	194·85691	12·47941	38
39	16·78534	·05958	210·47118	12·53899	39
40	18·04424	·05542	227·25652	12·59441	40
41	19·39756	·05155	245·30076	12·64596	41
42	20·85237	·04796	264·69832	12·69392	42
43	22·41630	·04461	285·55069	12·73853	43
44	24·09752	·04150	307·96699	12·78003	44
45	25·90484	·03860	332·06452	12·81863	45
46	27·84770	·03591	357·96935	12·85454	46
47	29·93628	·03340	385·81706	12·88794	47
48	32·18150	·03107	415·75333	12·91902	48
49	34·59511	·02891	447·93483	12·94792	49
50	37·18975	·02689	482·52995	12·97481	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

7¹⁰/₂%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	39·97898	·02501	519·71969	12·99982	51
52	42·97740	·02327	559·69867	13·02309	52
53	46·20071	·02164	602·67607	13·04474	53
54	49·66576	·02013	648·87678	13·06487	54
55	53·39069	·01873	698·54253	13·08360	55
56	57·39499	·01742	751·93322	13·10103	56
57	61·69962	·01621	809·32822	13·11723	57
58	66·32709	·01508	871·02783	13·13231	58
59	71·30162	·01402	937·35492	13·14633	59
60	76·64924	·01305	1008·65654	13·15938	60
61	82·39793	·01214	1085·30578	13·17152	61
62	88·57778	·01129	1167·70371	13·18281	62
63	95·22111	·01050	1256·28149	13·19331	63
64	102·36270	·00977	1351·50260	13·20308	64
65	110·03990	·00909	1453·86530	13·21217	65
66	118·29289	·00845	1563·90519	13·22062	66
67	127·16486	·00786	1682·19808	13·22848	67
68	136·70222	·00732	1809·36294	13·23580	68
69	146·95489	·00680	1946·06516	13·24260	69
70	157·97650	·00633	2093·02005	13·24893	70
71	169·82474	·00589	2250·99655	13·25482	71
72	182·56160	·00548	2420·82129	13·26030	72
73	196·25372	·00510	2603·38289	13·26539	73
74	210·97275	·00474	2799·63661	13·27013	74
75	226·79570	·00441	3010·60935	13·27454	75
76	243·80538	·00410	3237·40505	13·27864	76
77	262·09078	·00382	3481·21043	13·28246	77
78	281·74759	·00355	3743·30122	13·28601	78
79	302·87866	·00330	4025·04881	13·28931	79
80	325·59456	·00307	4327·92747	13·29238	80
81	350·01415	·00286	4653·52203	13·29524	81
82	376·26521	·00266	5003·53618	13·29790	82
83	404·48510	·00247	5379·80139	13·30037	83
84	434·82149	·00230	5784·28650	13·30267	84
85	467·43310	·00214	6219·10798	13·30481	85
86	502·49058	·00199	6686·54108	13·30680	86
87	540·17737	·00185	7189·03166	13·30865	87
88	580·69068	·00172	7729·20904	13·31037	88
89	624·24248	·00160	8309·89972	13·31197	89
90	671·06066	·00149	8934·14220	13·31346	90
91	721·39021	·00139	9605·20286	13·31485	91
92	775·49448	·00129	10326·59307	13·31614	92
93	833·65657	·00120	11102·08755	13·31734	93
94	896·18081	·00112	11935·74412	13·31846	94
95	963·39437	·00104	12831·92493	13·31949	95
96	1035·64895	·00097	13795·31930	13·32046	96
97	1113·32262	·00090	14830·96825	13·32136	97
98	1196·82181	·00084	15944·29087	13·32219	98
99	1286·58345	·00078	17141·11268	13·32297	99
100	1383·07721	·00072	18427·69613	13·32369	100

8%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·08000	·92593	1·00000	·92593	1
2	1·16640	·85734	2·08000	1·78326	2
3	1·25971	·79383	3·24640	2·57710	3
4	1·36049	·73503	4·50611	3·31213	4
5	1·46933	·68058	5·86660	3·99271	5
6	1·58687	·63017	7·33593	4·62288	6
7	1·71382	·58349	8·92280	5·20637	7
8	1·85093	·54027	10·63663	5·74664	8
9	1·99900	·50025	12·48756	6·24689	9
10	2·15892	·46319	14·48656	6·71008	10
11	2·33164	·42888	16·64549	7·13896	11
12	2·51817	·39711	18·97713	7·53608	12
13	2·71962	·36770	21·49530	7·90378	13
14	2·93719	·34046	24·21492	8·24424	14
15	3·17217	·31524	27·15211	8·55948	15
16	3·42594	·29189	30·32428	8·85137	16
17	3·70002	·27027	33·75023	9·12164	17
18	3·99602	·25025	37·45024	9·37189	18
19	4·31570	·23171	41·44626	9·60360	19
20	4·66096	·21455	45·76196	9·81815	20
21	5·03383	·19866	50·42292	10·01680	21
22	5·43654	·18394	55·45676	10·20074	22
23	5·87146	·17032	60·89330	10·37106	23
24	6·34118	·15770	66·76476	10·52876	24
25	6·84848	·14602	73·10594	10·67478	25
26	7·39635	·13520	79·95442	10·80998	26
27	7·98806	·12519	87·35077	10·93516	27
28	8·62711	·11591	95·33883	11·05108	28
29	9·31727	·10733	103·96593	11·15841	29
30	10·06266	·09938	113·28321	11·25778	30
31	10·86767	·09202	123·34587	11·34980	31
32	11·73708	·08520	134·21354	11·43500	32
33	12·67605	·07889	145·95062	11·51389	33
34	13·69013	·07305	158·62667	11·58693	34
35	14·78534	·06763	172·31680	11·65457	35
36	15·96817	·06262	187·10215	11·71719	36
37	17·24563	·05799	203·07032	11·77518	37
38	18·62528	·05369	220·31595	11·82887	38
39	20·11530	·04971	238·94122	11·87858	39
40	21·72452	·04603	259·05652	11·92461	40
41	23·46248	·04262	280·78104	11·96723	41
42	25·33948	·03946	304·24352	12·00670	42
43	27·36664	·03654	329·58301	12·04324	43
44	29·55597	·03383	356·94965	12·07707	44
45	31·92045	·03133	386·50562	12·10840	45
46	34·47409	·02901	418·42607	12·13741	46
47	37·23201	·02686	452·90015	12·16427	47
48	40·21057	·02487	490·13216	12·18914	48
49	43·42742	·02303	530·34274	12·21216	49
50	46·90161	·02132	573·77016	12·23348	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

8%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	50·65374	·01974	620·67177	12·25323	51
52	54·70604	·01828	671·32551	12·27151	52
53	59·08252	·01693	726·03155	12·28843	53
54	63·80913	·01567	785·11408	12·30410	54
55	68·91386	·01451	848·92320	12·31861	55
56	74·42696	·01344	917·83706	12·33205	56
57	80·38112	·01244	992·26402	12·34449	57
58	86·81161	·01152	1072·64514	12·35601	58
59	93·75654	·01067	1159·45676	12·36668	59
60	101·25706	·00988	1253·21330	12·37655	60
61	109·35763	·00914	1354·47036	12·38570	61
62	118·10624	·00847	1463·82799	12·39416	62
63	127·55474	·00784	1581·93423	12·40200	63
64	137·75912	·00726	1709·48897	12·40926	64
65	148·77985	·00672	1847·24808	12·41598	65
66	160·68223	·00622	1996·02793	12·42221	66
67	173·53681	·00576	2156·71016	12·42797	67
68	187·41976	·00534	2330·24698	12·43330	68
69	202·41334	·00494	2517·66673	12·43824	69
70	218·60641	·00457	2720·08007	12·44282	70
71	236·09492	·00424	2938·68648	12·44705	71
72	254·98251	·00392	3174·78140	12·45098	72
73	275·38111	·00363	3429·76391	12·45461	73
74	297·41160	·00336	3705·14502	12·45797	74
75	321·20453	·00311	4002·55662	12·46108	75
76	346·90089	·00288	4323·76115	12·46397	76
77	374·65296	·00267	4670·66205	12·46664	77
78	404·62520	·00247	5045·31501	12·46911	78
79	436·99522	·00229	5449·94021	12·47139	79
80	471·95483	·00212	5886·93543	12·47351	80
81	509·71122	·00196	6358·89026	12·47548	81
82	550·48812	·00182	6868·60148	12·47729	82
83	594·52717	·00168	7419·08960	12·47897	83
84	642·08934	·00156	8013·61677	12·48053	84
85	693·45649	·00144	8655·70611	12·48197	85
86	748·93301	·00134	9349·16260	12·48331	86
87	808·84765	·00124	10098·09561	12·48455	87
88	873·55546	·00114	10906·94326	12·48569	88
89	943·43990	·00106	11780·49872	12·48675	89
90	1018·91509	·00098	12723·93862	12·48773	90
91	1100·42830	·00091	13742·85370	12·48864	91
92	1188·46256	·00084	14843·28200	12·48948	92
93	1283·53956	·00078	16031·74456	12·49026	93
94	1386·22273	·00072	17315·28413	12·49098	94
95	1497·12055	·00067	18701·50686	12·49165	95
96	1616·89019	·00062	20198·62740	12·49227	96
97	1746·24141	·00057	21815·51760	12·49284	97
98	1885·94072	·00053	23561·75900	12·49337	98
99	2036·81598	·00049	25447·69972	12·49386	99
100	2199·76126	·00045	27484·51570	12·49432	100

See also Tables on pp. (82-97).

$8\frac{1}{2}\%$

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1.08500	.92166	1.00000	.92166	1
2	1.17723	.84946	2.08500	1.77111	2
3	1.27729	.78291	3.26223	2.55402	3
4	1.38586	.72157	4.53951	3.27560	4
5	1.50366	.66505	5.92537	3.94064	5
6	1.63147	.61295	7.42903	4.55359	6
7	1.77014	.56493	9.06050	5.11851	7
8	1.92060	.52067	10.83064	5.63918	8
9	2.08386	.47988	12.75124	6.11906	9
10	2.26098	.44229	14.83510	6.56135	10
11	2.45317	.40764	17.09608	6.96898	11
12	2.66169	.37570	19.54925	7.34469	12
13	2.88793	.34627	22.21094	7.69095	13
14	3.13340	.31914	25.09887	8.01010	14
15	3.39974	.29414	28.23227	8.30424	15
16	3.68872	.27110	31.63201	8.57533	16
17	4.00226	.24986	35.32073	8.82519	17
18	4.34245	.23028	39.32300	9.05548	18
19	4.71156	.21224	43.66545	9.26772	19
20	5.11205	.19562	48.37701	9.46334	20
21	5.54657	.18029	53.48906	9.64363	21
22	6.01803	.16617	59.03563	9.80980	22
23	6.52956	.15315	65.05366	9.96295	23
24	7.08457	.14115	71.58322	10.10410	24
25	7.68676	.13009	78.66779	10.23419	25
26	8.34014	.11990	86.35455	10.35409	26
27	9.04905	.11051	94.69469	10.46460	27
28	9.81822	.10185	103.74374	10.56645	28
29	10.65277	.09387	113.56196	10.66033	29
30	11.55825	.08652	124.21473	10.74684	30
31	12.54070	.07974	135.77298	10.82658	31
32	13.60666	.07349	148.31368	10.90008	32
33	14.76323	.06774	161.92034	10.96781	33
34	16.01810	.06243	176.68357	11.03024	34
35	17.37964	.05754	192.70168	11.08778	35
36	18.85691	.05303	210.08132	11.14081	36
37	20.45975	.04888	228.93823	11.18969	37
38	22.19883	.04505	249.39798	11.23474	38
39	24.08573	.04152	271.59681	11.27625	39
40	26.13302	.03827	295.68254	11.31452	40
41	28.35432	.03527	321.81555	11.34979	41
42	30.76444	.03251	350.16987	11.38229	42
43	33.37942	.02996	380.93431	11.41225	43
44	36.21667	.02761	414.31373	11.43986	44
45	39.29508	.02545	450.53040	11.46531	45
46	42.63517	.02345	489.82548	11.48877	46
47	46.25915	.02162	532.46065	11.51038	47
48	50.19118	.01992	578.71980	11.53031	48
49	54.45743	.01836	628.91098	11.54867	49
50	59.08632	.01692	683.36842	11.56560	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

 $8\frac{10}{2}\%$

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	64.10865	.01560	742.45473	11.58119	51
52	69.55789	.01438	806.56339	11.59557	52
53	75.47031	.01325	876.12127	11.60882	53
54	81.88528	.01221	951.59158	11.62103	54
55	88.84553	.01126	1033.47687	11.63229	55
56	96.39740	.01037	1122.32240	11.64266	56
57	104.59118	.00956	1218.71980	11.65222	57
58	113.48143	.00881	1323.31099	11.66104	58
59	123.12736	.00812	1436.79242	11.66916	59
60	133.59318	.00749	1559.91978	11.67664	60
61	144.94860	.00690	1693.51296	11.68354	61
62	157.26923	.00636	1838.46156	11.68990	62
63	170.63712	.00586	1995.73079	11.69576	63
64	185.14127	.00540	2166.36791	11.70116	64
65	200.87828	.00498	2351.50918	11.70614	65
66	217.95293	.00459	2552.38746	11.71073	66
67	236.47893	.00423	2770.34040	11.71496	67
68	256.57964	.00390	3006.81933	11.71885	68
69	278.38891	.00359	3263.39897	11.72245	69
70	302.05197	.00331	3541.78789	11.72576	70
71	327.72639	.00305	3843.83986	11.72881	71
72	355.58313	.00281	4171.56624	11.73162	72
73	385.80770	.00259	4527.14937	11.73421	73
74	418.60135	.00239	4912.95707	11.73660	74
75	454.18247	.00220	5331.55842	11.73880	75
76	492.78798	.00203	5785.74089	11.74083	76
77	534.67495	.00187	6278.52886	11.74270	77
78	580.12232	.00172	6813.20382	11.74443	78
79	629.43272	.00159	7393.32614	11.74601	79
80	682.93450	.00146	8022.75886	11.74748	80
81	740.98394	.00135	8705.69337	11.74883	81
82	803.96757	.00124	9446.67730	11.75007	82
83	872.30481	.00115	10250.64487	11.75122	83
84	946.45072	.00106	11122.94969	11.75228	84
85	1026.89903	.00097	12069.40041	11.75325	85
86	1114.18545	.00090	13096.29945	11.75415	86
87	1208.89122	.00083	14210.48490	11.75497	87
88	1311.64697	.00076	15419.37611	11.75574	88
89	1423.13696	.00070	16731.02308	11.75644	89
90	1544.10360	.00065	18154.16005	11.75709	90
91	1675.35241	.00060	19698.26365	11.75768	91
92	1817.75737	.00055	21373.61606	11.75823	92
93	1972.26674	.00051	23191.37343	11.75874	93
94	2139.90941	.00047	25163.64017	11.75921	94
95	2321.80171	.00043	27303.54958	11.75964	95
96	2519.15486	.00040	29625.35130	11.76004	96
97	2733.28302	.00037	32144.50616	11.76040	97
98	2965.61208	.00034	34877.78918	11.76074	98
99	3217.68911	.00031	37843.40126	11.76105	99
100	3491.19268	.00029	41061.09037	11.76134	100

9%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'09000	'91743	1'00000	'91743	1
2	1'18810	'84168	2'09000	1'75911	2
3	1'29503	'77218	3'27810	2'53129	3
4	1'41158	'70843	4'57313	3'23972	4
5	1'53862	'64993	5'98471	3'88965	5
6	1'67710	'59627	7'52333	4'48592	6
7	1'82804	'54703	9'20043	5'03295	7
8	1'99256	'50187	11'02847	5'53482	8
9	2'17189	'46043	13'02104	5'99525	9
10	2'36736	'42241	15'19293	6'41766	10
11	2'58043	'38753	17'56029	6'80519	11
12	2'81266	'35553	20'14072	7'16073	12
13	3'06580	'32618	22'95338	7'48690	13
14	3'34173	'29925	26'01919	7'78615	14
15	3'64248	'27454	29'36092	8'06069	15
16	3'97031	'25187	33'00340	8'31256	16
17	4'32763	'23107	36'97370	8'54363	17
18	4'71712	'21199	41'30134	8'75563	18
19	5'14166	'19449	46'01846	8'95011	19
20	5'60441	'17843	51'16012	9'12855	20
21	6'10881	'16370	56'76453	9'29224	21
22	6'65860	'15018	62'87334	9'44243	22
23	7'25787	'13778	69'53914	9'58021	23
24	7'91108	'12640	76'78981	9'70661	24
25	8'62308	'11597	84'70090	9'82258	25
26	9'39916	'10639	93'32398	9'92897	26
27	10'24508	'09761	102'72313	10'02658	27
28	11'16714	'08955	112'96822	10'11613	28
29	12'17218	'08215	124'13536	10'19828	29
30	13'26768	'07537	136'30754	10'27365	30
31	14'46177	'06915	149'57522	10'34280	31
32	15'76333	'06344	164'03699	10'40624	32
33	17'18203	'05820	179'80032	10'46444	33
34	18'72841	'05339	196'98234	10'51784	34
35	20'41397	'04899	215'71075	10'56682	35
36	22'25123	'04494	236'12472	10'61176	36
37	24'25384	'04123	258'37595	10'65299	37
38	26'43668	'03783	282'62978	10'69082	38
39	28'81598	'03470	309'06646	10'72552	39
40	31'40942	'03184	337'88245	10'75736	40
41	34'23627	'02921	369'29187	10'78657	41
42	37'31753	'02680	403'52813	10'81337	42
43	40'67611	'02458	440'84566	10'83795	43
44	44'33696	'02255	481'52177	10'86051	44
45	48'32729	'02069	525'85873	10'88120	45
46	52'67674	'01898	574'18602	10'90018	46
47	57'41765	'01742	626'86276	10'91760	47
48	62'58524	'01598	684'28041	10'93358	48
49	68'21791	'01466	746'86565	10'94823	49
50	74'35752	'01345	815'08356	10'96168	50

For explanation see (pp. 8-14).

COMPOUND INTEREST TABLES

9%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	81·04970	·01234	889·44108	10·97402	51
52	88·34417	·01132	970·49077	10·98534	52
53	96·29514	·01038	1058·83494	10·99573	53
54	104·96171	·00953	1155·13009	11·00525	54
55	114·40826	·00874	1260·09180	11·01399	55
56	124·70501	·00802	1374·50006	11·02201	56
57	135·92846	·00736	1499·20506	11·02937	57
58	148·16202	·00675	1635·13352	11·03612	58
59	161·49660	·00619	1783·29553	11·04231	59
60	176·03129	·00568	1944·79213	11·04799	60
61	191·87411	·00521	2120·82342	11·05320	61
62	209·14278	·00478	2312·69753	11·05798	62
63	227·96563	·00439	2521·84031	11·06237	63
64	248·48253	·00402	2749·80594	11·06640	64
65	270·84596	·00369	2998·28847	11·07009	65
66	295·22210	·00339	3269·13444	11·07347	66
67	321·79209	·00311	3564·35654	11·07658	67
68	350·75338	·00285	3886·14862	11·07943	68
69	382·32118	·00262	4236·90200	11·08205	69
70	416·73009	·00240	4619·22318	11·08445	70
71	454·23579	·00220	5035·95327	11·08665	71
72	495·11702	·00202	5490·18906	11·08867	72
73	539·67755	·00185	5985·30608	11·09052	73
74	588·24853	·00170	6524·98362	11·09222	74
75	641·19089	·00156	7113·23215	11·09378	75
76	698·89807	·00143	7754·42304	11·09521	76
77	761·79890	·00131	8453·32112	11·09653	77
78	830·36080	·00120	9215·12002	11·09773	78
79	905·09327	·00110	10045·48082	11·09883	79
80	986·55167	·00101	10950·57409	11·09985	80
81	1075·34132	·00093	11937·12576	11·10078	81
82	1172·12204	·00085	13012·46708	11·10163	82
83	1277·61302	·00078	14184·58911	11·10241	83
84	1392·59819	·00072	15462·20213	11·10313	84
85	1517·93203	·00066	16854·80033	11·10379	85
86	1654·54591	·00060	18372·73236	11·10440	86
87	1803·45504	·00055	20027·27827	11·10495	87
88	1965·76600	·00051	21830·73331	11·10546	88
89	2142·68494	·00047	23796·49931	11·10593	89
90	2335·52658	·00043	25939·18425	11·10635	90
91	2545·72397	·00039	28274·71083	11·10675	91
92	2774·83913	·00036	30820·43481	11·10711	92
93	3024·57465	·00033	33595·27394	11·10744	93
94	3296·78637	·00030	36619·84859	11·10774	94
95	3593·49715	·00028	39916·63497	11·10802	95
96	3916·91189	·00026	43510·13211	11·10827	96
97	4269·43396	·00023	47427·04400	11·10851	97
98	4653·68302	·00021	51696·47796	11·10872	98
99	5072·51449	·00020	56350·16098	11·10892	99
100	5529·04079	·00018	61422·67547	11·10910	100

See also Tables on pp. (82-97).

9¹⁰/₂ 0

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·09500	·91324	1·00000	·91324	1
2	1·19903	·83401	2·09500	1·74725	2
3	1·31293	·76165	3·29403	2·50891	3
4	1·43766	·69557	4·60696	3·20448	4
5	1·57424	·63523	6·04462	3·83971	5
6	1·72379	·58012	7·61886	4·41983	6
7	1·88755	·52979	9·34265	4·94961	7
8	2·06687	·48382	11·23020	5·43344	8
9	2·26322	·44185	13·29707	5·87528	9
10	2·47823	·40351	15·56029	6·27880	10
11	2·71366	·36851	18·03852	6·64730	11
12	2·97146	·33654	20·75218	6·98384	12
13	3·25375	·30734	23·72363	7·29118	13
14	3·56285	·28067	26·97738	7·57185	14
15	3·90132	·25632	30·54023	7·82818	15
16	4·27195	·23409	34·44155	8·06226	16
17	4·67778	·21378	38·71350	8·27604	17
18	5·12217	·19523	43·39128	8·47127	18
19	5·60878	·17829	48·51345	8·64956	19
20	6·14161	·16282	54·12223	8·81238	20
21	6·72507	·14870	60·26384	8·96108	21
22	7·36395	·13580	66·98891	9·09688	22
23	8·06352	·12402	74·35286	9·22089	23
24	8·82956	·11326	82·41638	9·33415	24
25	9·66836	·10343	91·24593	9·43758	25
26	10·58686	·09446	100·91430	9·53203	26
27	11·59261	·08626	111·50116	9·61830	27
28	12·69391	·07878	123·09377	9·69707	28
29	13·89983	·07194	135·78767	9·76902	29
30	15·22031	·06570	149·68750	9·83472	30
31	16·66624	·06000	164·90781	9·89472	31
32	18·24954	·05480	181·57406	9·94952	32
33	19·98324	·05004	199·82359	9·99956	33
34	21·88165	·04570	219·80683	10·04526	34
35	23·96041	·04174	241·68848	10·08699	35
36	26·23664	·03811	265·64889	10·12511	36
37	28·72913	·03481	291·88553	10·15992	37
38	31·45839	·03179	320·61466	10·19171	38
39	34·44694	·02903	352·07305	10·22074	39
40	37·71940	·02651	386·51999	10·24725	40
41	41·30274	·02421	424·23939	10·27146	41
42	45·22650	·02211	465·54213	10·29357	42
43	49·52302	·02019	510·76864	10·31376	43
44	54·22771	·01844	560·29166	10·33220	44
45	59·37934	·01684	614·51936	10·34904	45
46	65·02038	·01538	673·89870	10·36442	46
47	71·19731	·01405	738·91908	10·37847	47
48	77·96106	·01283	810·11639	10·39130	48
49	85·36736	·01171	888·07745	10·40301	49
50	93·47726	·01070	973·44481	10·41371	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

9 $\frac{1}{2}$ %

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	102.35760	.00977	1066.92206	10.42348	51
52	112.08157	.00892	1169.27966	10.43240	52
53	122.72932	.00815	1281.36123	10.44055	53
54	134.38860	.00744	1404.09055	10.44799	54
55	147.15552	.00680	1538.47915	10.45478	55
56	161.13529	.00621	1685.63467	10.46099	56
57	176.44315	.00567	1846.76996	10.46666	57
58	193.20525	.00518	2023.21311	10.47183	58
59	211.55974	.00473	2216.41835	10.47656	59
60	231.65792	.00432	2427.97809	10.48088	60
61	253.66542	.00394	2659.63601	10.48482	61
62	277.76364	.00360	2913.30143	10.48842	62
63	304.15118	.00329	3191.06507	10.49171	63
64	333.04554	.00300	3495.21625	10.49471	64
65	364.68487	.00274	3828.26180	10.49745	65
66	399.32993	.00250	4192.94667	10.49996	66
67	437.26628	.00229	4592.27660	10.50224	67
68	478.80657	.00209	5029.54288	10.50433	68
69	524.29320	.00191	5508.34945	10.50624	69
70	574.10105	.00174	6032.64265	10.50798	70
71	628.64065	.00159	6606.74370	10.50957	71
72	688.36151	.00145	7235.38435	10.51102	72
73	753.75586	.00133	7923.74586	10.51235	73
74	825.36266	.00121	8677.50172	10.51356	74
75	903.77212	.00111	9502.86438	10.51467	75
76	989.63047	.00101	10406.63650	10.51568	76
77	1083.64536	.00092	11396.26697	10.51660	77
78	1186.59167	.00084	12479.91233	10.51744	78
79	1299.31788	.00077	13666.50400	10.51821	79
80	1422.75308	.00070	14965.82188	10.51892	80
81	1557.91462	.00064	16388.57496	10.51956	81
82	1705.91651	.00059	17946.48958	10.52015	82
83	1867.97858	.00054	19652.40609	10.52068	83
84	2045.43654	.00049	21520.38467	10.52117	84
85	2239.75302	.00045	23565.82122	10.52162	85
86	2452.52955	.00041	25805.57423	10.52202	86
87	2685.51986	.00037	28258.10378	10.52240	87
88	2940.64425	.00034	30943.62364	10.52274	88
89	3220.00545	.00031	33884.26789	10.52305	89
90	3525.90597	.00028	37104.27334	10.52333	90
91	3860.86703	.00026	40630.17930	10.52359	91
92	4227.64940	.00024	44491.04634	10.52383	92
93	4629.27610	.00022	48718.69574	10.52404	93
94	5069.05732	.00020	53347.97184	10.52424	94
95	5550.61777	.00018	58417.02916	10.52442	95
96	6077.92646	.00016	63967.64693	10.52458	96
97	6655.32947	.00015	70045.57339	10.52473	97
98	7287.58577	.00014	76700.90286	10.52487	98
99	7979.90642	.00013	83988.48863	10.52500	99
100	8737.99753	.00011	91968.39505	10.52511	100

10%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1'10000	·90909	1'00000	·90909	1
2	1'21000	·82645	2'10000	1'73554	2
3	1'33100	·75131	3'31000	2'48685	3
4	1'46410	·68301	4'64100	3'16987	4
5	1'61051	·62092	6'10510	3'79079	5
6	1'77156	·56447	7'71561	4'35526	6
7	1'94872	·51316	9'48717	4'86842	7
8	2'14359	·46651	11'43589	5'33493	8
9	2'35795	·42410	13'57948	5'75902	9
10	2'59374	·38554	15'93742	6'14457	10
11	2'85312	·35049	18'53117	6'49506	11
12	3'13843	·31863	21'38428	6'81369	12
13	3'45227	·28966	24'52271	7'10336	13
14	3'79750	·26333	27'97498	7'36669	14
15	4'17725	·23939	31'77248	7'60608	15
16	4'59497	·21763	35'94973	7'82371	16
17	5'05447	·19784	40'54470	8'02155	17
18	5'55992	·17986	45'59917	8'20141	18
19	6'11591	·16351	51'15909	8'36492	19
20	6'72750	·14864	57'27500	8'51356	20
21	7'40025	·13513	64'00250	8'64869	21
22	8'14027	·12285	71'40275	8'77154	22
23	8'95430	·11168	79'54302	8'88322	23
24	9'84973	·10153	88'49733	8'98474	24
25	10'83471	·09230	98'34706	9'07704	25
26	11'91818	·08391	109'18177	9'16095	26
27	13'10999	·07628	121'09994	9'23722	27
28	14'42099	·06934	134'20994	9'30657	28
29	15'86309	·06304	148'63093	9'36961	29
30	17'44940	·05731	164'49402	9'42691	30
31	19'19434	·05210	181'94342	9'47901	31
32	21'11378	·04736	201'13777	9'52638	32
33	23'22515	·04306	222'25154	9'56943	33
34	25'54767	·03914	245'47670	9'60857	34
35	28'10244	·03558	271'02437	9'64416	35
36	30'91268	·03235	299'12681	9'67651	36
37	34'00395	·02941	330'03949	9'70592	37
38	37'40434	·02673	364'04343	9'73265	38
39	41'14478	·02430	401'44778	9'75696	39
40	45'25926	·02209	442'59256	9'77905	40
41	49'78518	·02009	487'85181	9'79914	41
42	54'76370	·01826	537'63699	9'81740	42
43	60'24007	·01660	592'40069	9'83400	43
44	66'26408	·01509	652'64076	9'84909	44
45	72'89048	·01372	718'90484	9'86281	45
46	80'17953	·01247	791'79532	9'87528	46
47	88'19749	·01134	871'97485	9'88662	47
48	97'01723	·01031	960'17234	9'89693	48
49	106'71896	·00937	1057'18957	9'90630	49
50	117'39085	·00852	1163'90853	9'91481	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

10%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
51	129·12994	·00774	1281·29938	9·92256	51
52	142·04293	·00704	1410·42932	9·92960	52
53	156·24723	·00640	1552·47225	9·93600	53
54	171·87195	·00582	1708·71948	9·94182	54
55	189·05914	·00529	1880·59142	9·94711	55
56	207·96506	·00481	2069·65057	9·95191	56
57	228·76156	·00437	2277·61562	9·95629	57
58	251·63772	·00397	2506·37719	9·96026	58
59	276·80149	·00361	2758·01490	9·96387	59
60	304·48164	·00328	3034·81640	9·96716	60
61	334·92980	·00299	3339·29803	9·97014	61
62	368·42278	·00271	3674·22784	9·97286	62
63	405·26506	·00247	4042·65062	9·97532	63
64	445·79157	·00224	4447·91568	9·97757	64
65	490·37073	·00204	4893·70725	9·97961	65
66	539·40780	·00185	5384·07798	9·98146	66
67	593·34858	·00169	5923·48578	9·98315	67
68	652·68344	·00153	6516·83435	9·98468	68
69	717·95178	·00139	7169·51779	9·98607	69
70	789·74696	·00127	7887·46957	9·98734	70
71	868·72165	·00115	8677·21652	9·98849	71
72	955·59382	·00105	9545·93818	9·98954	72
73	1051·15320	·00095	10501·53199	9·99049	73
74	1156·26852	·00086	11552·68519	9·99135	74
75	1271·89537	·00079	12708·95371	9·99214	75
76	1399·08491	·00071	13980·84909	9·99285	76
77	1538·99340	·00065	15379·93399	9·99350	77
78	1692·89274	·00059	16918·92739	9·99409	78
79	1862·18201	·00054	18611·82013	9·99463	79
80	2048·40021	·00049	20474·00215	9·99512	80
81	2253·24024	·00044	22522·40236	9·99556	81
82	2478·56426	·00040	24775·64260	9·99597	82
83	2726·42069	·00037	27254·20686	9·99633	83
84	2999·06275	·00033	29980·62754	9·99667	84
85	3298·96903	·00030	32979·69030	9·99697	85
86	3628·86593	·00028	36278·65932	9·99724	86
87	3991·75253	·00025	39907·52526	9·99749	87
88	4390·92778	·00023	43899·27778	9·99772	88
89	4830·02056	·00021	48290·20556	9·99793	89
90	5313·02261	·00019	53120·22612	9·99812	90
91	5844·32487	·00017	58433·24873	9·99829	91
92	6428·75736	·00016	64277·57360	9·99844	92
93	7071·63310	·00014	70706·33096	9·99859	93
94	7778·79641	·00013	77777·96406	9·99871	94
95	8556·67605	·00012	85556·76046	9·99883	95
96	9412·34365	·00011	94113·43651	9·99894	96
97	10353·57802	·00010	103525·78016	9·99903	97
98	11388·93582	·00009	113879·35818	9·99912	98
99	12527·82940	·00008	125268·29400	9·99920	99
100	13780·61234	·00007	137796·12340	9·99927	100

See also Tables on pp. (82-97).

11%_o

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·11000	·90090	1·00000	·90090	1
2	1·23210	·81162	2·11000	1·71252	2
3	1·36763	·73119	3·34210	2·44371	3
4	1·51807	·65873	4·70973	3·10245	4
5	1·68506	·59345	6·22780	3·69590	5
6	1·87041	·53464	7·91286	4·23054	6
7	2·07616	·48166	9·78327	4·71220	7
8	2·30454	·43393	11·85943	5·14612	8
9	2·55804	·39092	14·16397	5·53705	9
10	2·83942	·35218	16·72201	5·88923	10
11	3·15176	·31728	19·56143	6·20652	11
12	3·49845	·28584	22·71319	6·49236	12
13	3·88328	·25751	26·21164	6·74987	13
14	4·31044	·23199	30·09492	6·98187	14
15	4·78459	·20900	34·40536	7·19087	15
16	5·31089	·18829	39·18995	7·37916	16
17	5·89509	·16963	44·50084	7·54879	17
18	6·54355	·15282	50·39594	7·70162	18
19	7·26334	·13768	56·93949	7·83929	19
20	8·06231	·12403	64·20283	7·96333	20
21	8·94917	·11174	72·26514	8·07507	21
22	9·93357	·10067	81·21431	8·17574	22
23	11·02627	·09069	91·14788	8·26643	23
24	12·23916	·08170	102·17415	8·34814	24
25	13·58546	·07361	114·41331	8·42174	25
26	15·07986	·06631	127·99877	8·48806	26
27	16·73865	·05974	143·07864	8·54780	27
28	18·57990	·05382	159·81729	8·60162	28
29	20·62369	·04849	178·39719	8·65011	29
30	22·89230	·04368	199·02088	8·69379	30
31	25·41045	·03935	221·91317	8·73315	31
32	28·20560	·03545	247·32362	8·76860	32
33	31·30821	·03194	275·52922	8·80054	33
34	34·75212	·02878	306·83744	8·82932	34
35	38·57485	·02592	341·58956	8·85524	35
36	42·81808	·02335	380·16441	8·87859	36
37	47·52807	·02104	422·98249	8·89963	37
38	52·75616	·01896	470·51056	8·91859	38
39	58·55934	·01708	523·26673	8·93567	39
40	65·00087	·01538	581·82607	8·95105	40
41	72·15096	·01386	646·82693	8·96491	41
42	80·08757	·01249	718·97790	8·97740	42
43	88·89720	·01125	799·06547	8·98865	43
44	98·67589	·01013	887·96267	8·99878	44
45	109·53024	·00913	986·63856	9·00791	45
46	121·57857	·00823	1096·16880	9·01614	46
47	134·95221	·00741	1217·74737	9·02355	47
48	149·79695	·00668	1352·69958	9·03022	48
49	166·27462	·00601	1502·49653	9·03624	49
50	184·56483	·00542	1668·77115	9·04165	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

12%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·12000	·89286	1·00000	·89286	1
2	1·25440	·79719	2·12000	1·69005	2
3	1·40493	·71178	3·37440	2·40183	3
4	1·57352	·63552	4·77933	3·03735	4
5	1·76234	·56743	6·35285	3·60478	5
6	1·97382	·50663	8·11519	4·11141	6
7	2·21068	·45235	10·08901	4·56376	7
8	2·47596	·40388	12·29969	4·96764	8
9	2·77308	·36061	14·77566	5·32825	9
10	3·10585	·32197	17·54874	5·65022	10
11	3·47855	·28748	20·65458	5·93770	11
12	3·89598	·25668	24·13313	6·19437	12
13	4·36349	·22917	28·02911	6·42355	13
14	4·88711	·20462	32·39260	6·62817	14
15	5·47357	·18270	37·27971	6·81086	15
16	6·13039	·16312	42·75328	6·97399	16
17	6·86604	·14564	48·88367	7·11963	17
18	7·68997	·13004	55·74971	7·24967	18
19	8·61276	·11611	63·43968	7·36578	19
20	9·64629	·10367	72·05244	7·46944	20
21	10·80385	·09256	81·69874	7·56200	21
22	12·10031	·08264	92·50258	7·64465	22
23	13·55235	·07379	104·60289	7·71843	23
24	15·17863	·06588	118·15524	7·78432	24
25	17·00006	·05882	133·33387	7·84314	25
26	19·04007	·05252	150·33393	7·89566	26
27	21·32488	·04689	169·37401	7·94255	27
28	23·88387	·04187	190·69889	7·98442	28
29	26·74993	·03738	214·58275	8·02181	29
30	29·95992	·03338	241·33268	8·05518	30
31	33·55511	·02980	271·29261	8·08499	31
32	37·58173	·02661	304·84772	8·11159	32
33	42·09153	·02376	342·42945	8·13535	33
34	47·14252	·02121	384·52098	8·15656	34
35	52·79962	·01894	431·66350	8·17550	35
36	59·13557	·01691	484·46312	8·19241	36
37	66·23184	·01510	543·59869	8·20751	37
38	74·17966	·01348	609·83053	8·22099	38
39	83·08122	·01204	684·01020	8·23303	39
40	93·05097	·01075	767·09142	8·24378	40
41	104·21709	·00960	860·14239	8·25337	41
42	116·72314	·00857	964·35948	8·26194	42
43	130·72991	·00765	1081·08262	8·26959	43
44	146·41750	·00683	1211·81253	8·27642	44
45	163·98760	·00610	1358·23003	8·28252	45
46	183·66612	·00544	1522·21764	8·28796	46
47	205·70605	·00486	1705·88375	8·29282	47
48	230·39077	·00434	1911·58980	8·29716	48
49	258·03767	·00388	2141·98058	8·30104	49
50	289·00219	·00346	2400·01825	8·30450	50

See also Tables on pp. (82-97).

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COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·13000	·88496	1·00000	·88496	1
2	1·27690	·78315	2·13000	1·66810	2
3	1·44290	·69305	3·40690	2·36115	3
4	1·63047	·61332	4·84980	2·97447	4
5	1·84244	·54276	6·48027	3·51723	5
6	2·08195	·48032	8·32271	3·99755	6
7	2·35261	·42506	10·40466	4·42261	7
8	2·65844	·37616	12·75726	4·79877	8
9	3·00404	·33288	15·41571	5·13166	9
10	3·39457	·29459	18·41975	5·42624	10
11	3·83586	·26070	21·81432	5·68694	11
12	4·33452	·23071	25·65018	5·91765	12
13	4·89801	·20416	29·98470	6·12181	13
14	5·53475	·18068	34·88271	6·30249	14
15	6·25427	·15989	40·41746	6·46238	15
16	7·06733	·14150	46·67173	6·60388	16
17	7·98608	·12522	53·73906	6·72909	17
18	9·02427	·11081	61·72514	6·83991	18
19	10·19742	·09806	70·74941	6·93797	19
20	11·52309	·08678	80·94683	7·02475	20
21	13·02109	·07680	92·46992	7·10155	21
22	14·71383	·06796	105·49101	7·16951	22
23	16·62663	·06014	120·20484	7·22966	23
24	18·78809	·05323	136·83147	7·28288	24
25	21·23054	·04710	155·61956	7·32998	25
26	23·99051	·04168	176·85010	7·37167	26
27	27·10928	·03689	200·84061	7·40856	27
28	30·63349	·03264	227·94989	7·44120	28
29	34·61584	·02889	258·58338	7·47009	29
30	39·11590	·02557	293·19922	7·49565	30
31	44·20096	·02262	332·31511	7·51828	31
32	49·94709	·02002	376·51608	7·53830	32
33	56·44021	·01772	426·46317	7·55602	33
34	63·77744	·01568	482·90338	7·57170	34
35	72·06851	·01388	546·68082	7·58557	35
36	81·43741	·01228	618·74933	7·59785	36
37	92·02428	·01087	700·18674	7·60872	37
38	103·98743	·00962	792·21101	7·61833	38
39	117·50580	·00851	896·19845	7·62684	39
40	132·78155	·00753	1013·70424	7·63438	40
41	150·04315	·00666	1146·48579	7·64104	41
42	169·54876	·00590	1296·52895	7·64694	42
43	191·59010	·00522	1466·07771	7·65216	43
44	216·49682	·00462	1657·66781	7·65678	44
45	244·64140	·00409	1874·16463	7·66086	45
46	276·44478	·00362	2118·80603	7·66448	46
47	312·38261	·00320	2395·25082	7·66768	47
48	352·99234	·00283	2707·63342	7·67052	48
49	398·88135	·00251	3060·62577	7·67302	49
50	450·73593	·00222	3459·50712	7·67524	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

14%

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·14000	·87719	1·00000	·87719	1
2	1·29960	·76947	2·14000	1·64666	2
3	1·48154	·67497	3·43960	2·32163	3
4	1·68896	·59208	4·92114	2·91371	4
5	1·92541	·51937	6·61010	3·43308	5
6	2·19497	·45559	8·53552	3·88867	6
7	2·50227	·39964	10·73049	4·28830	7
8	2·85259	·35056	13·23276	4·63886	8
9	3·25195	·30751	16·08535	4·94637	9
10	3·70722	·26974	19·33730	5·21612	10
11	4·22623	·23662	23·04452	5·45273	11
12	4·81790	·20756	27·27075	5·66029	12
13	5·49241	·18207	32·08865	5·84236	13
14	6·26135	·15971	37·58107	6·00207	14
15	7·13794	·14010	43·84241	6·14217	15
16	8·13725	·12289	50·98035	6·26506	16
17	9·27646	·10780	59·11760	6·37286	17
18	10·57517	·09456	68·39407	6·46742	18
19	12·05569	·08295	78·96923	6·55037	19
20	13·74349	·07276	91·02493	6·62313	20
21	15·66758	·06383	104·76842	6·68696	21
22	17·86104	·05599	120·43600	6·74294	22
23	20·36158	·04911	138·29704	6·79206	23
24	23·21221	·04308	158·65862	6·83514	24
25	26·46192	·03779	181·87083	6·87293	25
26	30·16658	·03315	208·33274	6·90608	26
27	34·38991	·02908	238·49933	6·93516	27
28	39·20449	·02551	272·88923	6·96066	28
29	44·69312	·02237	312·09373	6·98304	29
30	50·95016	·01963	356·78685	7·00266	30
31	58·08318	·01722	407·73701	7·01988	31
32	66·21483	·01510	465·82019	7·03498	32
33	75·48490	·01325	532·03501	7·04823	33
34	86·05279	·01162	607·51991	7·05985	34
35	98·10018	·01019	693·57270	7·07005	35
36	111·83420	·00894	791·67288	7·07899	36
37	127·49099	·00784	903·50708	7·08683	37
38	145·33973	·00688	1030·99808	7·09371	38
39	165·68729	·00604	1176·33781	7·09975	39
40	188·88351	·00529	1342·02510	7·10504	40
41	215·32721	·00464	1530·90861	7·10969	41
42	245·47301	·00407	1746·23582	7·11376	42
43	279·83924	·00357	1991·70883	7·11733	43
44	319·01673	·00313	2271·54807	7·12047	44
45	363·67907	·00275	2590·56480	7·12322	45
46	414·59414	·00241	2954·24387	7·12563	46
47	472·63732	·00212	3368·83801	7·12774	47
48	538·80655	·00186	3841·47533	7·12960	48
49	614·23946	·00163	4380·28187	7·13123	49
50	700·23299	·00143	4994·52134	7·13266	50

See also Tables on pp. (82-97).

15%

COMPOUND INTEREST TABLES

Years	ONE POUND		ONE POUND PER ANNUM		Years
	Amount	Present Value	Amount	Present Value	
1	1·15000	·86957	1·00000	·86957	1
2	1·32250	·75614	2·15000	1·62571	2
3	1·52088	·65752	3·47250	2·28323	3
4	1·74901	·57175	4·99338	2·85498	4
5	2·01136	·49718	6·74238	3·35216	5
6	2·31306	·43233	8·75374	3·78448	6
7	2·66002	·37594	11·06680	4·16042	7
8	3·05902	·32690	13·72682	4·48732	8
9	3·51788	·28426	16·78584	4·77158	9
10	4·04556	·24718	20·30372	5·01877	10
11	4·65239	·21494	24·34928	5·23371	11
12	5·35025	·18691	29·00167	5·42062	12
13	6·15279	·16253	34·35192	5·58315	13
14	7·07571	·14133	40·50471	5·72448	14
15	8·13706	·12289	47·58041	5·84737	15
16	9·35762	·10686	55·71747	5·95423	16
17	10·76126	·09293	65·07509	6·04716	17
18	12·37545	·08081	75·83636	6·12797	18
19	14·23177	·07027	88·21181	6·19823	19
20	16·36654	·06110	102·44358	6·25933	20
21	18·82152	·05313	118·81012	6·31246	21
22	21·64475	·04620	137·63164	6·35866	22
23	24·89146	·04017	159·27638	6·39884	23
24	28·62518	·03493	184·16784	6·43377	24
25	32·91895	·03038	212·79302	6·46415	25
26	37·85680	·02642	245·71197	6·49056	26
27	43·53531	·02297	283·56876	6·51353	27
28	50·06561	·01997	327·10408	6·53351	28
29	57·57545	·01737	377·16969	6·55088	29
30	66·21177	·01510	434·74514	6·56598	30
31	76·14354	·01313	500·95692	6·57911	31
32	87·56507	·01142	577·10045	6·59053	32
33	100·69983	·00993	664·66552	6·60046	33
34	115·80480	·00864	765·36535	6·60910	34
35	133·17552	·00751	881·17015	6·61661	35
36	153·15185	·00653	1014·34567	6·62314	36
37	176·12463	·00568	1167·49752	6·62881	37
38	202·54332	·00494	1343·62215	6·63375	38
39	232·92482	·00429	1546·16547	6·63805	39
40	267·86355	·00373	1779·09031	6·64178	40
41	308·04308	·00325	2046·95385	6·64502	41
42	354·24954	·00282	2354·99693	6·64785	42
43	407·38697	·00245	2709·24647	6·65030	43
44	468·49502	·00213	3116·63344	6·65244	44
45	538·76927	·00186	3585·12846	6·65429	45
46	619·58466	·00161	4123·89773	6·65591	46
47	712·52236	·00140	4743·48239	6·65731	47
48	819·40071	·00122	5456·00475	6·65853	48
49	942·31082	·00106	6275·40546	6·65959	49
50	1083·65744	·00092	7217·71629	6·66051	50

For explanation see pp. (8-14).

COMPOUND INTEREST TABLES

THE PRESENT VALUE OF THE REVERSION OF A PERPETUITY OF £1

Years Deferred	1 %	1 $\frac{1}{4}$ %	1 $\frac{1}{2}$ %	1 $\frac{3}{4}$ %	Years Deferred
1	99.00990	79.01235	65.68145	56.16006	1
2	98.02960	78.03688	64.71079	55.19416	2
3	97.05901	77.07347	63.75447	54.24488	3
4	96.09893	76.12194	62.81229	53.31192	4
5	95.14657	75.18217	61.88402	52.39500	5
6	94.20452	74.25399	60.96948	51.49386	6
7	93.27181	73.33727	60.06846	50.60822	7
8	92.34832	72.43188	59.18074	49.73781	8
9	91.43398	71.53766	58.30615	48.88237	9
10	90.52870	70.65447	57.44448	48.04164	10
11	89.63237	69.78220	56.59555	47.21537	11
12	88.74492	68.92069	55.75916	46.40331	12
13	87.86626	68.06982	54.93514	45.60522	13
14	86.99630	67.22945	54.12329	44.82085	14
15	86.13495	66.39945	53.32344	44.04998	15
16	85.28213	65.57971	52.53541	43.29236	16
17	84.43775	64.77008	51.75902	42.54778	17
18	83.60173	63.97045	50.99411	41.81600	18
19	82.77399	63.18069	50.24050	41.09680	19
20	81.95445	62.40068	49.49803	40.38998	20
21	81.14302	61.63031	48.76653	39.69531	21
22	80.33962	60.86944	48.04584	39.01259	22
23	79.54418	60.11796	47.33581	38.34161	23
24	78.75661	59.37577	46.63626	37.68217	24
25	77.97684	58.64273	45.94706	37.03408	25
26	77.20480	57.91875	45.26804	36.39713	26
27	76.44039	57.20370	44.59905	35.77113	27
28	75.68356	56.49748	43.93995	35.15591	28
29	74.93421	55.79998	43.29059	34.55126	29
30	74.19229	55.11109	42.65083	33.95701	30
31	73.45771	54.43071	42.02052	33.37298	31
32	72.73041	53.75873	41.39953	32.79900	32
33	72.01031	53.09504	40.78771	32.23489	33
34	71.29733	52.43954	40.18494	31.68048	34
35	70.59142	51.79214	39.59107	31.13561	35
36	69.89250	51.15273	39.00599	30.60011	36
37	69.20049	50.52122	38.42954	30.07382	37
38	68.51534	49.89750	37.86162	29.55658	38
39	67.83697	49.28148	37.30209	29.04823	39
40	67.16531	48.67307	36.75082	28.54863	40
41	66.50031	48.07216	36.20771	28.05762	41
42	65.84189	47.47868	35.67262	27.57506	42
43	65.18999	46.89252	35.14544	27.10079	43
44	64.54455	46.31360	34.62605	26.63469	44
45	63.90549	45.74183	34.11433	26.17660	45
46	63.27276	45.17712	33.61018	25.72639	46
47	62.64630	44.61938	33.11348	25.28392	47
48	62.02604	44.06852	32.62412	24.84906	48
49	61.41192	43.52446	32.14199	24.42168	49
50	60.80388	42.98712	31.66698	24.00165	50

For explanation see p. (14). See also Tables on pp. (98-105).

COMPOUND INTEREST TABLES

THE PRESENT VALUE OF THE REVERSION OF A PERPETUITY OF £1

Years Deferred	2 %	2 $\frac{1}{4}$ %	2 $\frac{1}{2}$ %	2 $\frac{3}{4}$ %	Years Deferred
1	49.01961	43.46644	39.02439	35.39040	1
2	48.05844	42.50997	38.07258	34.44322	2
3	47.11612	41.57454	37.14398	33.52138	3
4	46.19227	40.65970	36.23803	32.62421	4
5	45.28654	39.76499	35.35417	31.75106	5
6	44.39857	38.88996	34.49188	30.90127	6
7	43.52801	38.03419	33.65061	30.07423	7
8	42.67452	37.19726	32.82986	29.26933	8
9	41.83776	36.37873	32.02913	28.48596	9
10	41.01742	35.57822	31.24794	27.72356	10
11	40.21315	34.79533	30.48579	26.98157	11
12	39.42466	34.02966	29.74224	26.25944	12
13	38.65163	33.28084	29.01682	25.55663	13
14	37.89375	32.54850	28.30909	24.87263	14
15	37.15074	31.83227	27.61862	24.20694	15
16	36.42229	31.13181	26.94500	23.55907	16
17	35.70813	30.44676	26.28780	22.92853	17
18	35.00797	29.77678	25.64664	22.31487	18
19	34.32154	29.12154	25.02111	21.71764	19
20	33.64857	28.48073	24.41084	21.13639	20
21	32.98879	27.85401	23.81545	20.57069	21
22	32.34195	27.24109	23.23459	20.02014	22
23	31.70780	26.64165	22.66789	19.48432	23
24	31.08607	26.05540	22.11501	18.96284	24
25	30.47654	25.48206	21.57562	18.45532	25
26	29.87896	24.92133	21.04939	17.96138	26
27	29.29310	24.37294	20.53599	17.48067	27
28	28.71873	23.83661	20.03511	17.01281	28
29	28.15562	23.31209	19.54645	16.55748	29
30	27.60354	22.79911	19.06971	16.11434	30
31	27.06230	22.29742	18.60460	15.68305	31
32	26.53167	21.80677	18.15082	15.26331	32
33	26.01144	21.32691	17.70812	14.85481	33
34	25.50141	20.85761	17.27621	14.45723	34
35	25.00138	20.39864	16.85484	14.07030	35
36	24.51116	19.94977	16.44375	13.69372	36
37	24.03055	19.51078	16.04268	13.32722	37
38	23.55936	19.08145	15.65140	12.97053	38
39	23.09741	18.66156	15.26966	12.62339	39
40	22.64452	18.25092	14.89723	12.28554	40
41	22.20051	17.84931	14.53388	11.95673	41
42	21.76521	17.45654	14.17939	11.63672	42
43	21.33844	17.07241	13.83355	11.32527	43
44	20.92004	16.69673	13.49615	11.02217	44
45	20.50984	16.32932	13.16698	10.72717	45
46	20.10769	15.97000	12.84583	10.44007	46
47	19.71342	15.61858	12.53252	10.16065	47
48	19.32688	15.27489	12.22685	9.88871	48
49	18.94792	14.93877	11.92863	9.62405	49
50	18.57639	14.61004	11.63769	9.36647	50

For explanation see p. (14).

COMPOUND INTEREST TABLES

THE PRESENT VALUE OF THE REVERSION OF A PERPETUITY OF £1

Years Deferred	3 %	3 $\frac{1}{4}$ %	3 $\frac{1}{2}$ %	3 $\frac{3}{4}$ %	Years Deferred
1	32·36246	29·80071	27·60525	25·70281	1
2	31·41986	28·86267	26·67174	24·77380	2
3	30·50472	27·95416	25·76979	23·87836	3
4	29·61623	27·07425	24·89835	23·01529	4
5	28·75362	26·22203	24·05638	22·18341	5
6	27·91614	25·39664	23·24288	21·38160	6
7	27·10305	24·59723	22·45689	20·60877	7
8	26·31364	23·82298	21·69747	19·86387	8
9	25·54722	23·07311	20·96374	19·14590	9
10	24·80313	22·34683	20·25482	18·45388	10
11	24·08071	21·64342	19·56988	17·78687	11
12	23·37933	20·96215	18·90810	17·14398	12
13	22·69737	20·30233	18·26869	16·52431	13
14	22·03726	19·66327	17·65091	15·92705	14
15	21·39539	19·04433	17·05402	15·35137	15
16	20·77223	18·44487	16·47731	14·79650	16
17	20·16721	17·86428	15·92011	14·26169	17
18	19·57982	17·30197	15·38175	13·74621	18
19	19·00953	16·75735	14·86159	13·24936	19
20	18·45585	16·22988	14·35903	12·77047	20
21	17·91831	15·71902	13·87346	12·30888	21
22	17·39641	15·22423	13·40430	11·86398	22
23	16·88972	14·74501	12·95102	11·43516	23
24	16·39779	14·28089	12·51306	11·02185	24
25	15·92018	13·83137	12·08991	10·62347	25
26	15·45649	13·39600	11·68108	10·23948	26
27	15·00630	12·97433	11·28606	9·86938	27
28	14·56922	12·56594	10·90441	9·51266	28
29	14·14487	12·17040	10·53566	9·16883	29
30	13·73289	11·78731	10·17938	8·83742	30
31	13·33290	11·41628	9·83515	8·51800	31
32	12·94456	11·05693	9·50256	8·21012	32
33	12·56754	10·70889	9·18122	7·91337	33
34	12·20149	10·37181	8·87075	7·62734	34
35	11·84611	10·04534	8·57077	7·35166	35
36	11·50108	9·72914	8·28094	7·08593	36
37	11·16609	9·42289	8·00090	6·82982	37
38	10·84087	9·12629	7·73034	6·58296	38
39	10·52511	8·83902	7·46893	6·34502	39
40	10·21856	8·56080	7·21636	6·11568	40
41	9·92093	8·29133	6·97233	5·89463	41
42	9·63197	8·03034	6·73655	5·68157	42
43	9·35143	7·77757	6·50874	5·47621	43
44	9·07906	7·53276	6·28864	5·27828	44
45	8·81462	7·29565	6·07598	5·08750	45
46	8·55788	7·06600	5·87051	4·90361	46
47	8·30862	6·84359	5·67199	4·72637	47
48	8·06662	6·62817	5·48018	4·55554	48
49	7·83167	6·41954	5·29486	4·39088	49
50	7·60357	6·21747	5·11581	4·23218	50

See also Tables on pp. (98-105).

COMPOUND INTEREST TABLES

THE PRESENT VALUE OF THE REVERSION OF A PERPETUITY OF £1					
Years Deferred	4 %	4½ %	5 %	6 %	Years Deferred
1	24·03846	21·26528	19·04762	15·72327	1
2	23·11391	20·34955	18·14059	14·83328	2
3	22·22491	19·47326	17·27675	13·99366	3
4	21·37010	18·63469	16·45405	13·20156	4
5	20·54818	17·83224	15·67052	12·45431	5
6	19·75786	17·06435	14·92431	11·74935	6
7	18·99795	16·32952	14·21363	11·08429	7
8	18·26725	15·62633	13·53679	10·45688	8
9	17·56467	14·95343	12·89218	9·86498	9
10	16·88910	14·30950	12·27827	9·30658	10
11	16·23952	13·69330	11·69359	8·77980	11
12	15·61493	13·10364	11·13675	8·28283	12
13	15·01435	12·53937	10·60643	7·81399	13
14	14·43688	11·99939	10·10136	7·37169	14
15	13·88161	11·48267	9·62034	6·95442	15
16	13·34770	10·98821	9·16223	6·56077	16
17	12·83433	10·51503	8·72593	6·18941	17
18	12·34070	10·06223	8·31041	5·83907	18
19	11·86606	9·62893	7·91468	5·50855	19
20	11·40967	9·21428	7·53779	5·19675	20
21	10·97084	8·81750	7·17885	4·90259	21
22	10·54888	8·43780	6·83700	4·62509	22
23	10·14316	8·07445	6·51143	4·36329	23
24	9·75304	7·72674	6·20136	4·11631	24
25	9·37792	7·39401	5·90606	3·88331	25
26	9·01723	7·07561	5·62482	3·66350	26
27	8·67041	6·77092	5·35697	3·45614	27
28	8·33694	6·47935	5·10187	3·26051	28
29	8·01628	6·20033	4·85893	3·07595	29
30	7·70797	5·93333	4·62755	2·90184	30
31	7·41151	5·67783	4·40719	2·73758	31
32	7·12645	5·43333	4·19732	2·58263	32
33	6·85235	5·19936	3·99745	2·43644	33
34	6·58880	4·97546	3·80710	2·29853	34
35	6·33539	4·76121	3·62581	2·16842	35
36	6·09172	4·55618	3·45315	2·04567	36
37	5·85742	4·35998	3·28871	1·92989	37
38	5·63213	4·17223	3·13211	1·82067	38
39	5·41551	3·99256	2·98296	1·71760	39
40	5·20723	3·82064	2·84091	1·62037	40
41	5·00695	3·65611	2·70563	1·52865	41
42	4·81437	3·49867	2·57679	1·44213	42
43	4·62920	3·34801	2·45409	1·36050	43
44	4·45116	3·20384	2·33723	1·28349	44
45	4·27996	3·06587	2·22593	1·21084	45
46	4·11535	2·93385	2·11993	1·14230	46
47	3·95706	2·80751	2·01899	1·07764	47
48	3·80487	2·68661	1·92284	1·01664	48
49	3·65853	2·57092	1·83128	·95910	49
50	3·51781	2·46021	1·74408	·90481	50

For explanation see p. (14).

COMPOUND INTEREST TABLES

THE PRESENT VALUE OF THE REVERSION OF A PERPETUITY OF £1					
Years Deferred	7 %.	8 %.	9 %.	10 %.	Years Deferred
1	13·35113	11·57407	10·19368	9·09091	1
2	12·47770	10·71674	9·35200	8·26446	2
3	11·66140	9·92290	8·57982	7·51315	3
4	10·89850	9·18787	7·87139	6·83013	4
5	10·18552	8·50729	7·22146	6·20921	5
6	9·51917	7·87712	6·62519	5·64474	6
7	8·89642	7·29363	6·07816	5·13158	7
8	8·31442	6·75336	5·57629	4·66507	8
9	7·77048	6·25311	5·11586	4·24098	9
10	7·26213	5·78992	4·69345	3·85543	10
11	6·78704	5·36104	4·30592	3·50494	11
12	6·34303	4·96392	3·95039	3·18631	12
13	5·92806	4·59622	3·62421	2·89664	13
14	5·54025	4·25576	3·32496	2·63331	14
15	5·17780	3·94052	3·05042	2·39392	15
16	4·83907	3·64863	2·79855	2·17629	16
17	4·52249	3·37836	2·56748	1·97845	17
18	4·22663	3·12811	2·35549	1·79859	18
19	3·95012	2·89640	2·16100	1·63508	19
20	3·69170	2·68185	1·98257	1·48644	20
21	3·45019	2·48320	1·81887	1·35131	21
22	3·22447	2·29926	1·66869	1·22846	22
23	3·01353	2·12894	1·53090	1·11678	23
24	2·81638	1·97124	1·40450	1·01526	24
25	2·63213	1·82522	1·28853	·92296	25
26	2·45994	1·69002	1·18214	·83905	26
27	2·29901	1·56484	1·08453	·76278	27
28	2·14860	1·44892	·99498	·69343	28
29	2·00804	1·34159	·91283	·63039	29
30	1·87667	1·24222	·83746	·57309	30
31	1·75390	1·15020	·76831	·52099	31
32	1·63916	1·06500	·70487	·47362	32
33	1·53192	·98611	·64667	·43057	33
34	1·43170	·91307	·59328	·39143	34
35	1·33804	·84543	·54429	·35584	35
36	1·25051	·78281	·49935	·32349	36
37	1·16870	·72482	·45812	·29408	37
38	1·09224	·67113	·42029	·26735	38
39	1·02079	·62142	·38559	·24304	39
40	·95401	·57539	·35375	·22095	40
41	·89159	·53277	·32454	·20086	41
42	·83327	·49330	·29775	·18260	42
43	·77875	·45676	·27316	·16600	43
44	·72781	·42293	·25061	·15091	44
45	·68019	·39160	·22991	·13719	45
46	·63569	·36259	·21093	·12472	46
47	·59411	·33573	·19351	·11338	47
48	·55524	·31086	·17754	·10307	48
49	·51892	·28784	·16288	·09370	49
50	·48497	·26652	·14943	·08519	50

See also Tables on pp. (98-105).

COMPOUND INTEREST TABLES

THE PRESENT VALUE OF THE REVERSION OF A PERPETUITY OF £1					
Years Deferred	11 %.	12 %.	13 %.	15 %.	Years Deferred
1	8.19001	7.44048	6.80735	5.79710	1
2	7.37839	6.64328	6.02421	5.04096	2
3	6.64719	5.93150	5.33116	4.38344	3
4	5.98846	5.29598	4.71784	3.81169	4
5	5.39501	4.72856	4.17508	3.31451	5
6	4.86037	4.22193	3.69476	2.88218	6
7	4.37871	3.76958	3.26970	2.50625	7
8	3.94479	3.36569	2.89354	2.17935	8
9	3.55386	3.00508	2.56065	1.89508	9
10	3.20168	2.68311	2.26606	1.64790	10
11	2.88439	2.39563	2.00537	1.43295	11
12	2.59855	2.13896	1.77466	1.24605	12
13	2.34104	1.90978	1.57050	1.08352	13
14	2.10904	1.70517	1.38982	.94219	14
15	1.90004	1.52247	1.22993	.81930	15
16	1.71175	1.35935	1.08843	.71243	16
17	1.54211	1.21370	.96321	.61951	17
18	1.38929	1.08366	.85240	.53870	18
19	1.25161	.96756	.75434	.46844	19
20	1.12758	.86389	.66756	.40734	20
21	1.01584	.77133	.59076	.35420	21
22	.91517	.68869	.52279	.30800	22
23	.82448	.61490	.46265	.26783	23
24	.74277	.54902	.40942	.23290	24
25	.66916	.49019	.36232	.20252	25
26	.60285	.43767	.32064	.17610	26
27	.54311	.39078	.28375	.15313	27
28	.48929	.34891	.25111	.13316	28
29	.44080	.31153	.22222	.11579	29
30	.39712	.27815	.19665	.10069	30
31	.35776	.24835	.17403	.08755	31
32	.32231	.22174	.15401	.07613	32
33	.29037	.19798	.13629	.06620	33
34	.26159	.17677	.12061	.05757	34
35	.23567	.15783	.10674	.05006	35
36	.21231	.14092	.09446	.04353	36
37	.19127	.12582	.08359	.03785	37
38	.17232	.11234	.07397	.03291	38
39	.15524	.10030	.06546	.02862	39
40	.13986	.08956	.05793	.02489	40
41	.12600	.07996	.05127	.02164	41
42	.11351	.07139	.04537	.01882	42
43	.10226	.06375	.04015	.01636	43
44	.09213	.05692	.03553	.01423	44
45	.08300	.05082	.03144	.01237	45
46	.07477	.04537	.02783	.01076	46
47	.06736	.04051	.02462	.00936	47
48	.06069	.03617	.02179	.00814	48
49	.05467	.03230	.01928	.00707	49
50	.04926	.02884	.01707	.00615	50

For explanation see p. (14).

COMPOUND INTEREST TABLES

The Present Value of the Perpetuity of One Year's Rent or Fine, Payable for
Renewing Estates at Various Intervals and Rates of Interest

YEARS' PURCHASE							
Years	3 %	4 %	5 %	6 %	8 %	10 %	Years
2	16.4204	12.2549	9.7561	8.0906	6.0096	4.7619	2
3	10.7839	8.0089	6.3439	5.2350	3.8504	3.0211	3
4	7.9675	5.8872	4.6401	3.8098	2.7740	2.1547	4
5	6.2786	4.6157	3.6195	2.9566	2.1307	1.6380	5
6	5.1533	3.7690	2.9403	2.3894	1.7039	1.2961	6
7	4.3503	3.1652	2.4564	1.9856	1.4009	1.0541	7
10	2.9076	2.0823	1.5901	1.2646	.8629	.6275	10
14	1.9509	1.3667	1.0205	.7931	.5162	.3575	14
20	1.2405	.8395	.6049	.4531	.2731	.1746	20
21	1.1624	.7820	.5599	.4167	.2479	.1562	21
40	.4421	.2631	.1656	.1077	.0483	.0226	40

Number of Years' Purchase for the Renewal of any Number of Years
Expired in a

TEN YEARS' LEASE

Years	2 %	2½ %	3 %	3½ %	Years
1	.82034	.78119	.74409	.70892	1
2	1.65710	1.58192	1.51051	1.44265	2
3	2.51059	2.40267	2.29992	2.20207	3
4	3.38115	3.24394	3.11301	2.98806	4
5	4.26912	4.10623	3.95049	3.80156	5
6	5.17485	4.99009	4.81310	4.64353	6
7	6.09870	5.89604	5.70159	5.51497	7
8	7.04102	6.82464	6.61673	6.41692	8
9	8.00219	7.77645	7.55933	7.35043	9
10	8.98258	8.75206	8.53020	8.31661	10
	4 %	4½ %	5 %	17.95 %	
1	.67557	.64393	.61391	.5919	1
2	1.37815	1.31683	1.25852	.4182	2
3	2.10885	2.02002	1.93536	.6851	3
4	2.86876	2.75485	2.64604	1.0000	4
5	3.65908	3.52274	3.39225	1.3714	5
6	4.48100	4.32519	4.17578	1.8094	6
7	5.33581	5.16376	4.99848	2.3261	7
8	6.22481	6.04005	5.86232	2.9355	8
9	7.14936	6.95578	6.76935	3.6543	9
10	8.11090	7.91272	7.72173	4.5021	10

For explanation see p. (15).

COMPOUND INTEREST TABLES

Number of Years' Purchase for the Renewal of any Number of Years Expired in a TWENTY YEARS' LEASE					
Years	2 %	2½ %	3 %	3½ %	Years
1	·67297	·61027	·55368	·50256	1
2	1·35940	1·23580	1·12397	1·02272	2
3	2·05956	1·87696	1·71136	1·56108	3
4	2·77372	2·53416	2·31638	2·11828	4
5	3·50217	3·20778	2·93954	2·69499	5
6	4·24518	3·89825	3·58141	3·29188	6
7	5·00306	4·60598	4·24252	3·90966	7
8	5·77609	5·33140	4·92348	4·54906	8
9	6·56458	6·07495	5·62486	5·21085	9
10	7·36885	6·83710	6·34728	5·89579	10
11	8·18919	7·61829	7·09137	6·60471	11
12	9·02595	8·41902	7·85779	7·33844	12
13	9·87944	9·23977	8·64720	8·09786	13
14	10·75000	10·08103	9·46029	8·88385	14
15	11·63797	10·94333	10·29777	9·69735	15
16	12·54370	11·82719	11·16038	10·53932	16
17	13·46755	12·73314	12·04887	11·41076	17
18	14·40987	13·66174	12·96401	12·31271	18
19	15·37104	14·61355	13·90661	13·24622	19
20	16·35143	15·58916	14·87748	14·21240	20
	4 %	4½ %	5 %	12·304 %	
1	·45639	·41465	·37689	·098	1
2	·93103	·84795	·77262	·208	2
3	1·42466	1·30075	1·18814	·332	3
4	1·93803	1·77393	1·62444	·471	4
5	2·47194	2·26839	2·08255	·628	5
6	3·02721	2·78511	2·56357	·803	6
7	3·60468	3·32509	3·06864	1·000	7
8	4·20526	3·88936	3·59896	1·221	8
9	4·82985	4·47902	4·15580	1·470	9
10	5·47943	5·09522	4·74048	1·749	10
11	6·15500	5·73915	5·35439	2·062	11
12	6·85758	6·41205	5·99900	2·414	12
13	7·58828	7·11524	6·67584	2·809	13
14	8·34819	7·85007	7·38652	3·253	14
15	9·13851	8·61796	8·13273	3·751	15
16	9·96043	9·42041	8·91626	4·311	16
17	10·81524	10·25898	9·73896	4·940	17
18	11·70424	11·13527	10·60280	5·646	18
19	12·62879	12·05100	11·50983	6·439	19
20	13·59033	13·00794	12·46221	7·329	20

For explanation see p. (15).

COMPOUND INTEREST TABLES

Number of Years' Purchase for the Renewal of any Number of Years
Expired in a

TWENTY-ONE YEARS' LEASE

Years	2 %	2½ %	3 %	3½ %	Years
1	·65978	·59539	·53754	·48557	1
2	1·33275	1·20566	1·09122	·98813	2
3	2·01918	1·83119	1·66151	1·50829	3
4	2·71934	2·47235	2·24890	2·04665	4
5	3·43350	3·12955	2·85392	2·60385	5
6	4·16195	3·80317	3·47708	3·18056	6
7	4·90496	4·49364	4·11895	3·77745	7
8	5·66284	5·20137	4·78006	4·39523	8
9	6·43587	5·92679	5·46102	5·03463	9
10	7·22436	6·67034	6·16240	5·69642	10
11	8·02863	7·43249	6·88482	6·38136	11
12	8·84897	8·21368	7·62891	7·09028	12
13	9·68573	9·01441	8·39533	7·82401	13
14	10·53922	9·83516	9·18474	8·58343	14
15	11·40978	10·67642	9·99783	9·36942	15
16	12·29775	11·53872	10·83531	10·18292	16
17	13·20348	12·42258	11·69792	11·02489	17
18	14·12733	13·32853	12·58641	11·89633	18
19	15·06965	14·25713	13·50155	12·79828	19
20	16·03082	15·20894	14·44415	13·73179	20
21	17·01121	16·18455	15·41502	14·69797	21
	4 %	4½ %	5 %	11·564 %	
1	·43883	·39678	·35894	·100	1
2	·89522	·81143	·73583	·213	2
3	1·36986	1·24473	1·13156	·338	3
4	1·86349	1·69753	1·54708	·477	4
5	2·37686	2·17071	1·98338	·633	5
6	2·91077	2·66517	2·44149	·806	6
7	3·46604	3·18189	2·92251	1·000	7
8	4·04351	3·72187	3·42758	1·216	8
9	4·64409	4·28614	3·95790	1·457	9
10	5·26868	4·87580	4·51474	1·726	10
11	5·91826	5·49200	5·09942	2·026	11
12	6·59383	6·13593	5·71333	2·361	12
13	7·29641	6·80883	6·35794	2·734	13
14	8·02711	7·51202	7·03478	3·151	14
15	8·78702	8·24685	7·74546	3·616	15
16	9·57734	9·01474	8·49167	4·135	16
17	10·39926	9·81719	9·27520	4·713	17
18	11·25407	10·65576	10·09790	5·359	18
19	12·14307	11·53205	10·96174	6·079	19
20	13·06762	12·44778	11·86877	6·882	20
21	14·02916	13·40472	12·82115	7·779	21

COMPOUND INTEREST TABLES

Number of Years' Purchase for the Renewal of any Number of Years
Expired in a

FORTY YEARS' LEASE

Years	2 %	2½ %	3 %	3½ %	Years
1	.45289	.37243	.30655	.25257	1
2	.91484	.75417	.62231	.51398	2
3	1.38603	1.14545	.94753	.78454	3
4	1.86664	1.54652	1.28252	1.06458	4
5	2.35686	1.95761	1.62755	1.35441	5
6	2.85689	2.37898	1.98293	1.65439	6
7	3.36692	2.81089	2.34898	1.96486	7
8	3.88715	3.25359	2.72600	2.28620	8
9	4.41778	3.70737	3.11434	2.61879	9
10	4.95902	4.17248	3.51433	2.96302	10
11	5.51110	4.64922	3.92631	3.31930	11
12	6.07421	5.13788	4.35066	3.68805	12
13	6.64858	5.63876	4.78774	4.06970	13
14	7.23444	6.15216	5.23793	4.46472	14
15	7.83202	6.67839	5.70162	4.87355	15
16	8.44155	7.21778	6.17923	5.29670	16
17	9.06328	7.77066	6.67116	5.73466	17
18	9.69743	8.33736	7.17785	6.18794	18
19	10.34427	8.91822	7.69975	6.65710	19
20	11.00405	9.51361	8.23729	7.14267	20
21	11.67702	10.12388	8.79097	7.64523	21
22	12.36345	10.74941	9.36126	8.16539	22
23	13.06361	11.39057	9.94865	8.70375	23
24	13.77777	12.04777	10.55367	9.26095	24
25	14.50622	12.72139	11.17683	9.83766	25
26	15.24923	13.41186	11.81870	10.43455	26
27	16.00711	14.11959	12.47881	11.05233	27
28	16.78014	14.84501	13.16077	11.69174	28
29	17.56863	15.58856	13.86215	12.35352	29
30	18.37290	16.35071	14.58457	13.03846	30
31	19.19324	17.13190	15.32866	13.74738	31
32	20.03000	17.93263	16.09508	14.48111	32
33	20.88349	18.75338	16.88449	15.24053	33
34	21.75405	19.59465	17.69758	16.02652	34
35	22.64202	20.45694	18.53506	16.84002	35
36	23.54775	21.34080	19.39767	17.68199	36
37	24.47160	22.24675	20.28616	18.55343	37
38	25.41392	23.17535	21.20130	19.45538	38
39	26.37509	24.12716	22.14390	20.38889	39
40	27.35548	25.10277	23.11477	21.35507	40

For explanation see p. (15).

COMPOUND INTEREST TABLES

Number of Years' Purchase for the Renewal of any Number of Years Expired in a FORTY YEARS' LEASE					
Years	4 %	4½ %	5 %	8 %	Years
1	·20828	·17192	·14205	·04603	1
2	·42490	·35159	·29120	·09574	2
3	·65019	·53934	·44780	·14943	3
4	·88449	·73554	·61224	·20742	4
5	1·12816	·94057	·78490	·27004	5
6	1·38157	1·15482	·96619	·33768	6
7	1·64512	1·37872	1·15654	·41072	7
8	1·91922	1·61269	1·35641	·48961	8
9	2·20428	1·85719	1·56628	·57481	9
10	2·50074	2·11269	1·78664	·66683	10
11	2·80905	2·37969	2·01802	·76620	11
12	3·12971	2·65871	2·26096	·87353	12
13	3·46318	2·95028	2·51606	·98945	13
14	3·81000	3·25497	2·78391	1·11463	14
15	4·17069	3·57337	3·06515	1·24983	15
16	4·54581	3·90610	3·36045	1·39585	16
17	4·93593	4·25381	3·67052	1·55355	17
18	5·34165	4·61716	3·99609	1·72387	18
19	5·76361	4·99686	4·33794	1·90781	19
20	6·20244	5·39364	4·69688	2·10646	20
21	6·65883	5·80829	5·07377	2·32101	21
22	7·13347	6·24159	5·46950	2·55272	22
23	7·62710	6·69439	5·88502	2·80297	23
24	8·14047	7·16757	6·32132	3·07324	24
25	8·67438	7·66203	6·77943	3·36513	25
26	9·22965	8·17875	7·26045	3·68037	26
27	9·80712	8·71873	7·76552	4·02083	27
28	10·40770	9·28300	8·29584	4·38853	28
29	11·03229	9·87266	8·85268	4·78565	29
30	11·68187	10·48886	9·43736	5·21453	30
31	12·35744	11·13279	10·05127	5·67772	31
32	13·06002	11·80569	10·69588	6·17797	32
33	13·79072	12·50888	11·37272	6·71824	33
34	14·55063	13·24371	12·08340	7·30173	34
35	15·34095	14·01160	12·82961	7·93190	35
36	16·16287	14·81405	13·61314	8·61248	36
37	17·01768	15·65262	14·43584	9·34751	37
38	17·90668	16·52891	15·29968	10·14135	38
39	18·83123	17·44464	16·20671	10·99868	39
40	19·79277	18·40158	17·15909	11·92461	40

COMPOUND INTEREST TABLES

SINKING FUND FOR THE REPAYMENT OF LOANS					
Years	1 %	1 $\frac{1}{4}$ %	1 $\frac{1}{2}$ %	1 $\frac{3}{4}$ %	Years
1	1'000000	1'000000	1'000000	1'000000	1
2	'497512	'496893	'496278	'495663	2
3	'330022	'329202	'328383	'327567	3
4	'246281	'245361	'244445	'243532	4
5	'196040	'195062	'194089	'193121	5
6	'162548	'161534	'160525	'159523	6
7	'138628	'137589	'136556	'135531	7
8	'120690	'119633	'118584	'117543	8
9	'106740	'105671	'104609	'103558	9
10	'095582	'094503	'093434	'092375	10
11	'086454	'085367	'084294	'083231	11
12	'078849	'077758	'076680	'075614	12
13	'072415	'071321	'070240	'069173	13
14	'066901	'065805	'064723	'063656	14
15	'062124	'061026	'059944	'058877	15
16	'057945	'056847	'055765	'054700	16
17	'054258	'053160	'052080	'051016	17
18	'050982	'049884	'048806	'047745	18
19	'048052	'046955	'045878	'044821	19
20	'045415	'044320	'043246	'042191	20
21	'043031	'041937	'040866	'039815	21
22	'040864	'039770	'038703	'037656	22
23	'038886	'037897	'036731	'035688	23
24	'037073	'035987	'034924	'033886	24
25	'035407	'034322	'033263	'032230	25
26	'033869	'032787	'031732	'030703	26
27	'032446	'031367	'030315	'029291	27
28	'031124	'030049	'029001	'027982	28
29	'029895	'028822	'027779	'026764	29
30	'028748	'027679	'026639	'025630	30
31	'027676	'026609	'025574	'024570	31
32	'026671	'025608	'024577	'023578	32
33	'025728	'024668	'023641	'022648	33
34	'024840	'023784	'022762	'021774	34
35	'024004	'022951	'021934	'020951	35
36	'023214	'022165	'021152	'020175	36
37	'022468	'021424	'020414	'019443	37
38	'021762	'020720	'019716	'018750	38
39	'021092	'020054	'019055	'018094	39
40	'020456	'019421	'018427	'017472	40
41	'019851	'018821	'017831	'016882	41
42	'019276	'018249	'017264	'016321	42
43	'018727	'017705	'016725	'015787	43
44	'018204	'017186	'016210	'015278	44
45	'017705	'016690	'015720	'014793	45
46	'017228	'016217	'015251	'014330	46
47	'016771	'015764	'014803	'013888	47
48	'016334	'015331	'014375	'013466	48
49	'015915	'014916	'013965	'013061	49
50	'015513	'014518	'013572	'012674	50

For explanation see p. (17).

SINKING FUND

SINKING FUND FOR THE REPAYMENT OF LOANS

Years	1 %	1 $\frac{1}{4}$ %	1 $\frac{1}{2}$ %	1 $\frac{3}{4}$ %	Years
51	·015127	·014136	·013195	·012303	51
52	·014756	·013769	·012833	·011947	52
53	·014400	·013416	·012485	·011605	53
54	·014057	·013078	·012151	·011277	54
55	·013726	·012751	·011830	·010961	55
56	·013408	·012437	·011521	·010658	56
57	·013102	·012135	·011223	·010366	57
58	·012806	·011843	·010937	·010085	58
59	·012520	·011562	·010660	·009814	59
60	·012244	·011290	·010393	·009553	60
61	·011978	·011028	·010136	·009302	61
62	·011720	·010774	·009888	·009059	62
63	·011471	·010529	·009647	·008825	63
64	·011230	·010292	·009416	·008598	64
65	·010997	·010063	·009191	·008379	65
66	·010771	·009841	·008974	·008168	66
67	·010551	·009626	·008764	·007964	67
68	·010339	·009417	·008560	·007766	68
69	·010133	·009215	·008363	·007575	69
70	·009933	·009019	·008172	·007389	70
71	·009739	·008829	·007987	·007210	71
72	·009550	·008645	·007808	·007036	72
73	·009367	·008466	·007634	·006868	73
74	·009189	·008292	·007465	·006704	74
75	·009016	·008123	·007301	·006546	75
76	·008848	·007959	·007141	·006392	76
77	·008684	·007800	·006987	·006243	77
78	·008525	·007644	·006836	·006098	78
79	·008370	·007493	·006690	·005958	79
80	·008219	·007347	·006548	·005821	80
81	·008072	·007203	·006410	·005688	81
82	·007929	·007064	·006276	·005559	82
83	·007789	·006929	·006145	·005434	83
84	·007653	·006797	·006018	·005312	84
85	·007520	·006668	·005894	·005194	85
86	·007390	·006543	·005773	·005078	86
87	·007264	·006420	·005656	·004966	87
88	·007141	·006301	·005541	·004857	88
89	·007021	·006185	·005430	·004751	89
90	·006903	·006071	·005321	·004648	90
91	·006789	·005961	·005215	·004547	91
92	·006676	·005853	·005112	·004449	92
93	·006567	·005747	·005011	·004353	93
94	·006460	·005644	·004913	·004260	94
95	·006355	·005544	·004817	·004169	95
96	·006253	·005445	·004723	·004081	96
97	·006153	·005349	·004632	·003995	97
98	·006055	·005256	·004543	·003911	98
99	·005959	·005164	·004456	·003829	99
100	·005866	·005074	·004371	·003749	100

COMPOUND INTEREST TABLES

SINKING FUND FOR THE REPAYMENT OF LOANS					
Years	2 %	2 $\frac{1}{4}$ %	2 $\frac{1}{2}$ %	2 $\frac{3}{4}$ %	Years
1	1'000000	1'000000	1'000000	1'000000	1
2	'495049	'494438	'493827	'493222	2
3	'326755	'325945	'325137	'324332	3
4	'242624	'241719	'240818	'239920	4
5	'192158	'191200	'190247	'189298	5
6	'158526	'157535	'156550	'155571	6
7	'134512	'133500	'132495	'131497	7
8	'116509	'115485	'114467	'113458	8
9	'102515	'101482	'100457	'099441	9
10	'091326	'090288	'089259	'088240	10
11	'082178	'081136	'080106	'079086	11
12	'074560	'073517	'072487	'071469	12
13	'068118	'067077	'066048	'065033	13
14	'062602	'061562	'060536	'059525	14
15	'057825	'056789	'055766	'054759	15
16	'053650	'052617	'051599	'050597	16
17	'049970	'048940	'047928	'046932	17
18	'046702	'045677	'044670	'043681	18
19	'043782	'042762	'041760	'040778	19
20	'041157	'040142	'039147	'038172	20
21	'038785	'037776	'036787	'035819	21
22	'036631	'035628	'034646	'033686	22
23	'034668	'033671	'032696	'031744	23
24	'032871	'031880	'030913	'029969	24
25	'031221	'030236	'029276	'028340	25
26	'029699	'028721	'027768	'026841	26
27	'028293	'027322	'026377	'025458	27
28	'026990	'026025	'025088	'024177	28
29	'025779	'024821	'023891	'022989	29
30	'024650	'023699	'022777	'021884	30
31	'023596	'022653	'021739	'020855	31
32	'022611	'021674	'020768	'019893	32
33	'021687	'020757	'019859	'018993	33
34	'020819	'019897	'019007	'018149	34
35	'020002	'019087	'018205	'017356	35
36	'019233	'018325	'017451	'016611	36
37	'018507	'017606	'016741	'015910	37
38	'017821	'016928	'016070	'015248	38
39	'017171	'016285	'015436	'014623	39
40	'016556	'015677	'014836	'014032	40
41	'015972	'015101	'014268	'013472	41
42	'015417	'014554	'013728	'012942	42
43	'014890	'014034	'013217	'012439	43
44	'014388	'013539	'012730	'011961	44
45	'013910	'013068	'012267	'011507	45
46	'013453	'012619	'011826	'011075	46
47	'013018	'012191	'011407	'010664	47
48	'012602	'011782	'011006	'010272	48
49	'012204	'011392	'010623	'009898	49
50	'011823	'011018	'010258	'009541	50

For explanation see p. (17).

SINKING FUND

SINKING FUND FOR THE REPAYMENT OF LOANS

Years	2 %	2¼ %	2½ %	2¾ %	Years
51	·011459	·010661	·009909	·009200	51
52	·011109	·010319	·009574	·008874	52
53	·010774	·009991	·009254	·008563	53
54	·010452	·009677	·008948	·008265	54
55	·010143	·009375	·008654	·007980	55
56	·009847	·009085	·008373	·007706	56
57	·009561	·008807	·008102	·007444	57
58	·009287	·008540	·007842	·007193	58
59	·009022	·008283	·007593	·006952	59
60	·008768	·008035	·007353	·006720	60
61	·008523	·007797	·007123	·006498	61
62	·008286	·007568	·006901	·006284	62
63	·008058	·007347	·006688	·006079	63
64	·007839	·007134	·006482	·005881	64
65	·007626	·006929	·006285	·005691	65
66	·007421	·006731	·006094	·005508	66
67	·007223	·006540	·005910	·005332	67
68	·007032	·006355	·005733	·005163	68
69	·006847	·006177	·005562	·005000	69
70	·006668	·006005	·005397	·004842	70
71	·006494	·005838	·005238	·004690	71
72	·006327	·005677	·005084	·004544	72
73	·006165	·005522	·004936	·004403	73
74	·006007	·005371	·004792	·004267	74
75	·005855	·005226	·004654	·004136	75
76	·005708	·005085	·004519	·004009	76
77	·005564	·004948	·004390	·003886	77
78	·005426	·004816	·004265	·003768	78
79	·005291	·004688	·004143	·003654	79
80	·005161	·004564	·004026	·003543	80
81	·005034	·004444	·003912	·003437	81
82	·004911	·004327	·003803	·003334	82
83	·004792	·004214	·003696	·003234	83
84	·004676	·004104	·003593	·003137	84
85	·004563	·003998	·003493	·003044	85
86	·004454	·003895	·003396	·002954	86
87	·004348	·003795	·003303	·002867	87
88	·004244	·003697	·003212	·002782	88
89	·004144	·003603	·003124	·002700	89
90	·004046	·003511	·003038	·002621	90
91	·003951	·003422	·002955	·002545	91
92	·003859	·003336	·002875	·002470	92
93	·003769	·003252	·002797	·002399	93
94	·003681	·003170	·002721	·002329	94
95	·003596	·003091	·002648	·002261	95
96	·003513	·003014	·002577	·002196	96
97	·003432	·002939	·002507	·002133	97
98	·003354	·002866	·002440	·002071	98
99	·003277	·002795	·002375	·002012	99
100	·003203	·002726	·002312	·001954	100

COMPOUND INTEREST TABLES

SINKING FUND FOR THE REPAYMENT OF LOANS					
Years	3 %	3 $\frac{1}{4}$ %	3 $\frac{1}{2}$ %	3 $\frac{3}{4}$ %	Years
1	1'000000	1'000000	1'000000	1'000000	1
2	'492611	'492005	'491400	'490798	2
3	'323530	'322731	'321934	'321140	3
4	'239027	'238137	'237251	'236369	4
5	'188355	'187415	'186481	'185552	5
6	'154598	'153630	'152668	'151712	6
7	'130506	'129522	'128544	'127574	7
8	'112456	'111463	'110477	'109498	8
9	'098434	'097436	'096446	'095465	9
10	'087231	'086231	'085241	'084261	10
11	'078077	'077079	'076092	'075115	11
12	'070462	'069467	'068484	'067512	12
13	'064030	'063039	'062062	'061096	13
14	'058526	'057542	'056571	'055613	14
15	'053767	'052789	'051825	'050876	15
16	'049611	'048640	'047685	'046745	16
17	'045953	'044990	'044043	'043113	17
18	'042709	'041754	'040817	'039897	18
19	'039814	'038868	'037940	'037031	19
20	'037216	'036279	'035361	'034462	20
21	'034872	'033944	'033037	'032149	21
22	'032747	'031829	'030932	'030055	22
23	'030814	'029906	'029019	'028153	23
24	'029047	'028149	'027273	'026419	24
25	'027428	'026539	'025674	'024832	25
26	'025938	'025060	'024205	'023375	26
27	'024564	'023696	'022852	'022033	27
28	'023293	'022435	'021603	'020795	28
29	'022115	'021267	'020445	'019650	29
30	'021019	'020182	'019371	'018588	30
31	'019999	'019172	'018372	'017600	31
32	'019047	'018230	'017442	'016681	32
33	'018156	'017350	'016572	'015824	33
34	'017322	'016526	'015760	'015023	34
35	'016539	'015753	'014998	'014273	35
36	'015804	'015028	'014284	'013571	36
37	'015112	'014346	'013613	'012911	37
38	'014459	'013704	'012982	'012292	38
39	'013844	'013099	'012388	'011709	39
40	'013262	'012528	'011827	'011159	40
41	'012712	'011988	'011298	'010642	41
42	'012192	'011478	'010798	'010153	42
43	'011698	'010994	'010325	'009691	43
44	'011230	'010536	'009878	'009254	44
45	'010785	'010101	'009453	'008841	45
46	'010363	'009688	'009051	'008449	46
47	'009961	'009296	'008669	'008078	47
48	'009578	'008923	'008306	'007726	48
49	'009213	'008568	'007962	'007392	49
50	'008866	'008230	'007634	'007074	50

For explanation see p. (17).

SINKING FUND

SINKING FUND FOR THE REPAYMENT OF LOANS

Years	3 %	3 $\frac{1}{4}$ %	3 $\frac{1}{2}$ %	3 $\frac{3}{4}$ %	Years
51	'008534	'007908	'007322	'006772	51
52	'008217	'007601	'007024	'006485	52
53	'007915	'007308	'006741	'006212	53
54	'007626	'007028	'006471	'005952	54
55	'007349	'006761	'006213	'005704	55
56	'007085	'006506	'005967	'005468	56
57	'006831	'006261	'005732	'005242	57
58	'006588	'006028	'005508	'005028	58
59	'006356	'005804	'005294	'004822	59
60	'006133	'005590	'005089	'004627	60
61	'005919	'005385	'004892	'004440	61
62	'005714	'005188	'004705	'004261	62
63	'005517	'005000	'004525	'004090	63
64	'005328	'004819	'004353	'003927	64
65	'005146	'004646	'004188	'003771	65
66	'004971	'004479	'004030	'003621	66
67	'004803	'004320	'003879	'003478	67
68	'004642	'004166	'003734	'003341	68
69	'004486	'004019	'003595	'003210	69
70	'004337	'003877	'003461	'003085	70
71	'004193	'003741	'003333	'002964	71
72	'004054	'003610	'003210	'002849	72
73	'003921	'003484	'003092	'002738	73
74	'003792	'003363	'002978	'002633	74
75	'003668	'003247	'002869	'002531	75
76	'003548	'003135	'002764	'002434	76
77	'003433	'003027	'002664	'002340	77
78	'003322	'002923	'002567	'002250	78
79	'003215	'002823	'002474	'002164	79
80	'003112	'002727	'002385	'002082	80
81	'003012	'002634	'002299	'002003	81
82	'002916	'002545	'002216	'001926	82
83	'002823	'002459	'002137	'001853	83
84	'002733	'002376	'002060	'001783	84
85	'002647	'002295	'001987	'001716	85
86	'002563	'002218	'001916	'001651	86
87	'002482	'002144	'001848	'001589	87
88	'002404	'002072	'001782	'001529	88
89	'002329	'002003	'001719	'001472	89
90	'002256	'001936	'001658	'001416	90
91	'002185	'001872	'001599	'001363	91
92	'002117	'001809	'001543	'001312	92
93	'002051	'001749	'001488	'001263	93
94	'001987	'001691	'001436	'001216	94
95	'001926	'001635	'001385	'001171	95
96	'001866	'001582	'001337	'001127	96
97	'001809	'001529	'001290	'001085	97
98	'001753	'001479	'001245	'001045	98
99	'001699	'001430	'001201	'001006	99
100	'001647	'001384	'001159	'000969	100

COMPOUND INTEREST TABLES

SINKING FUND FOR THE REPAYMENT OF LOANS					
Years	4 %	4 $\frac{1}{4}$ %	4 $\frac{1}{2}$ %	5 %	Years
1	I'000000	I'000000	I'000000	I'000000	1
2	'490196	'489596	'488997	'487805	2
3	'320349	'319559	'318773	'317209	3
4	'235490	'234615	'233744	'232012	4
5	'184627	'183707	'182792	'180975	5
6	'150762	'149817	'148878	'147017	6
7	'126610	'125652	'124701	'122820	7
8	'108528	'107565	'106609	'104722	8
9	'094493	'093529	'092575	'090690	9
10	'083291	'082330	'081379	'079505	10
11	'074149	'073193	'072248	'070389	11
12	'066552	'065603	'064666	'062825	12
13	'060144	'059203	'058275	'056456	13
14	'054669	'053738	'052820	'051024	14
15	'049941	'049020	'048114	'046342	15
16	'045820	'044910	'044015	'042270	16
17	'042199	'041300	'040418	'038699	17
18	'038993	'038107	'037237	'035546	18
19	'036139	'035264	'034407	'032745	19
20	'033582	'032720	'031876	'030243	20
21	'031280	'030431	'029601	'027996	21
22	'029199	'028362	'027546	'025971	22
23	'027309	'026486	'025682	'024137	23
24	'025587	'024776	'023987	'022471	24
25	'024012	'023215	'022439	'020952	25
26	'022567	'021783	'021021	'019564	26
27	'021239	'020467	'019719	'018292	27
28	'020013	'019255	'018521	'017123	28
29	'018880	'018135	'017415	'016046	29
30	'017830	'017098	'016392	'015051	30
31	'016855	'016137	'015443	'014132	31
32	'015949	'015243	'014563	'013280	32
33	'015104	'014411	'013745	'012490	33
34	'014315	'013635	'012982	'011755	34
35	'013577	'012910	'012270	'011072	35
36	'012887	'012232	'011606	'010434	36
37	'012240	'011597	'010984	'009840	37
38	'011632	'011002	'010402	'009284	38
39	'011061	'010444	'009856	'008765	39
40	'010523	'009918	'009343	'008278	40
41	'010017	'009424	'008862	'007822	41
42	'009540	'008959	'008409	'007395	42
43	'009090	'008521	'007982	'006993	43
44	'008665	'008107	'007581	'006616	44
45	'008262	'007717	'007202	'006262	45
46	'007882	'007348	'006845	'005928	46
47	'007522	'006999	'006507	'005614	47
48	'007181	'006669	'006189	'005318	48
49	'006857	'006356	'005887	'005040	49
50	'006550	'006060	'005602	'004777	50

For explanation see p. (17).

SINKING FUND

SINKING FUND FOR THE REPAYMENT OF LOANS

Years	4 %	4 $\frac{1}{4}$ %	4 $\frac{1}{2}$ %	5 %	Years
51	·006259	·005779	·005332	·004529	51
52	·005982	·005513	·005077	·004295	52
53	·005719	·005261	·004835	·004073	53
54	·005469	·005021	·004605	·003864	54
55	·005231	·004793	·004388	·003667	55
56	·005005	·004577	·004181	·003480	56
57	·004789	·004371	·003985	·003303	57
58	·004584	·004175	·003799	·003136	58
59	·004388	·003989	·003622	·002978	59
60	·004202	·003812	·003454	·002828	60
61	·004024	·003643	·003295	·002686	61
62	·003854	·003482	·003143	·002552	62
63	·003692	·003329	·002998	·002424	63
64	·003538	·003183	·002861	·002304	64
65	·003390	·003044	·002730	·002189	65
66	·003249	·002912	·002606	·002081	66
67	·003115	·002785	·002488	·001978	67
68	·002986	·002665	·002375	·001880	68
69	·002863	·002549	·002267	·001787	69
70	·002745	·002440	·002165	·001699	70
71	·002633	·002335	·002068	·001616	71
72	·002525	·002234	·001975	·001536	72
73	·002422	·002139	·001886	·001461	73
74	·002323	·002047	·001802	·001390	74
75	·002229	·001960	·001721	·001322	75
76	·002139	·001877	·001644	·001257	76
77	·002052	·001797	·001571	·001196	77
78	·001969	·001721	·001501	·001138	78
79	·001890	·001648	·001434	·001082	79
80	·001814	·001578	·001371	·001030	80
81	·001741	·001511	·001310	·000980	81
82	·001672	·001448	·001252	·000932	82
83	·001605	·001387	·001197	·000887	83
84	·001541	·001329	·001144	·000844	84
85	·001479	·001273	·001093	·000803	85
86	·001420	·001219	·001045	·000764	86
87	·001364	·001168	·000999	·000727	87
88	·001310	·001119	·000955	·000692	88
89	·001258	·001073	·000913	·000659	89
90	·001208	·001028	·000873	·000627	90
91	·001160	·000985	·000835	·000597	91
92	·001114	·000944	·000798	·000568	92
93	·001070	·000905	·000763	·000541	93
94	·001028	·000867	·000730	·000515	94
95	·000987	·000831	·000698	·000490	95
96	·000949	·000796	·000667	·000466	96
97	·000911	·000763	·000638	·000444	97
98	·000875	·000732	·000610	·000423	98
99	·000841	·000701	·000584	·000402	99
100	·000808	·000672	·000558	·000383	100

COMPOUND INTEREST TABLES

SINKING FUND FOR THE REPAYMENT OF LOANS					
Years	6 %	7 %	8 %	10 %	Years
1	1'000000	1'000000	1'000000	1'000000	1
2	'485437	'483092	'480769	'476190	2
3	'314110	'311052	'308033	'302115	3
4	'228591	'225228	'221921	'215471	4
5	'177396	'173891	'170456	'163798	5
6	'143363	'139796	'136315	'129607	6
7	'119135	'115553	'112072	'105406	7
8	'101036	'097468	'094015	'087444	8
9	'087022	'083486	'080079	'073641	9
10	'075868	'072377	'069029	'062745	10
11	'066793	'063357	'060076	'053963	11
12	'059277	'055902	'052695	'046763	12
13	'052960	'049651	'046522	'040779	13
14	'047585	'044345	'041297	'035746	14
15	'042963	'039795	'036829	'031474	15
16	'038952	'035858	'032977	'027817	16
17	'035445	'032425	'029629	'024664	17
18	'032357	'029413	'026702	'021930	18
19	'029621	'026753	'024128	'019547	19
20	'027185	'024393	'021852	'017460	20
21	'025005	'022289	'019832	'015624	21
22	'023046	'020406	'018032	'014005	22
23	'021278	'018714	'016422	'012572	23
24	'019679	'017189	'014978	'011300	24
25	'018227	'015811	'013679	'010168	25
26	'016904	'014561	'012507	'009159	26
27	'015697	'013426	'011448	'008258	27
28	'014593	'012392	'010489	'007451	28
29	'013580	'011449	'009618	'006728	29
30	'012649	'010586	'008827	'006079	30
31	'011792	'009797	'008107	'005496	31
32	'011002	'009073	'007451	'004972	32
33	'010273	'008408	'006852	'004499	33
34	'009598	'007797	'006304	'004074	34
35	'008974	'007234	'005803	'003689	35
36	'008395	'006715	'005345	'003343	36
37	'007857	'006237	'004924	'003030	37
38	'007358	'005795	'004539	'002747	38
39	'006894	'005387	'004185	'002491	39
40	'006462	'005009	'003860	'002259	40
41	'006059	'004660	'003562	'002050	41
42	'005683	'004336	'003287	'001860	42
43	'005333	'004036	'003034	'001688	43
44	'005006	'003758	'002802	'001532	44
45	'004701	'003499	'002587	'001391	45
46	'004415	'003260	'002390	'001263	46
47	'004148	'003037	'002208	'001147	47
48	'003898	'002831	'002040	'001041	48
49	'003664	'002639	'001886	'000946	49
50	'003444	'002460	'001743	'000859	50

For explanation see p. (17).

SINKING FUND

SINKING FUND FOR THE REPAYMENT OF LOANS

Years	6 %	7 %	8 %	10 %	Years
51	'003239	'002294	'001611	'000780	51
52	'003046	'002139	'001490	'000709	52
53	'002866	'001995	'001377	'000644	53
54	'002696	'001861	'001274	'000585	54
55	'002537	'001736	'001178	'000532	55
56	'002388	'001620	'001090	'000483	56
57	'002247	'001512	'001008	'000439	57
58	'002116	'001411	'000932	'000399	58
59	'001992	'001317	'000862	'000363	59
60	'001876	'001229	'000798	'000329	60
61	'001766	'001147	'000738	'000299	61
62	'001664	'001071	'000683	'000272	62
63	'001567	'001000	'000632	'000247	63
64	'001476	'000934	'000585	'000225	64
65	'001391	'000872	'000541	'000204	65
66	'001310	'000814	'000501	'000186	66
67	'001235	'000760	'000464	'000169	67
68	'001163	'000710	'000429	'000153	68
69	'001096	'000663	'000397	'000139	69
70	'001033	'000620	'000368	'000127	70
71	'000974	'000579	'000340	'000115	71
72	'000918	'000541	'000315	'000105	72
73	'000865	'000505	'000292	'000095	73
74	'000815	'000472	'000270	'000086	74
75	'000769	'000441	'000250	'000079	75
76	'000725	'000412	'000231	'000072	76
77	'000683	'000385	'000214	'000065	77
78	'000644	'000359	'000198	'000059	78
79	'000607	'000336	'000183	'000054	79
80	'000573	'000314	'000170	'000049	80
81	'000540	'000293	'000157	'000044	81
82	'000509	'000274	'000146	'000040	82
83	'000480	'000256	'000135	'000037	83
84	'000453	'000239	'000125	'000033	84
85	'000427	'000223	'000116	'000030	85
86	'000402	'000209	'000107	'000028	86
87	'000380	'000195	'000099	'000025	87
88	'000358	'000182	'000092	'000023	88
89	'000338	'000170	'000085	'000021	89
90	'000318	'000159	'000079	'000019	90
91	'000300	'000149	'000073	'000017	91
92	'000283	'000139	'000067	'000015	92
93	'000267	'000130	'000062	'000014	93
94	'000252	'000121	'000058	'000013	94
95	'000238	'000113	'000053	'000012	95
96	'000224	'000106	'000049	'000011	96
97	'000211	'000099	'000046	'000010	97
98	'000199	'000092	'000042	'000009	98
99	'000188	'000086	'000039	'000008	99
100	'000177	'000081	'000036	'000007	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at 3 and 3½ PER CENT., and Replacing Capital when Invested at Lower Rates						
Yrs.	3 & 2 %	3 & 2½ %	3½ & 2 %	3½ & 2½ %	3½ & 3 %	Yrs.
1	.97087	.97087	.96618	.96618	.96618	1
2	1.90458	1.90903	1.88662	1.89098	1.89534	2
3	2.80304	2.81582	2.76439	2.77672	2.78916	3
4	3.66806	3.69252	3.60200	3.62558	3.64928	4
5	4.50129	4.54036	4.40221	4.43957	4.47719	5
6	5.30431	5.36050	5.16727	5.22057	5.27433	6
7	6.07858	6.15402	5.89929	5.97031	6.04206	7
8	6.82548	6.92198	6.60023	6.68991	6.78167	8
9	7.54629	7.66537	7.27191	7.38242	7.49435	9
10	8.24222	8.38513	7.91599	8.04772	8.18126	10
11	8.91441	9.08216	8.53403	8.68765	8.84349	11
12	9.56392	9.75732	9.12745	9.30344	9.48208	12
13	10.19177	10.41143	9.69759	9.89626	10.09800	13
14	10.79891	11.04526	10.24569	10.46720	10.69217	14
15	11.38628	11.65957	10.77291	11.01729	11.26550	15
16	11.95455	12.25505	11.28030	11.54748	11.81881	16
17	12.50471	12.83239	11.76881	12.05869	12.35292	17
18	13.03745	13.39224	12.23958	12.55176	12.86857	18
19	13.55348	13.93522	12.69329	13.02751	13.36650	19
20	14.05349	14.46192	13.13082	13.48670	13.84740	20
21	14.53810	14.97290	13.55293	13.93003	14.31193	21
22	15.00794	15.46872	13.96036	14.35820	14.76071	22
23	15.46357	15.94988	14.35377	14.77184	15.19436	23
24	15.90556	16.41690	14.73381	15.17155	15.61343	24
25	16.33441	16.87025	15.10108	15.55792	16.01848	25
26	16.75063	17.31040	15.45613	15.93150	16.41004	26
27	17.15469	17.73777	15.79951	16.29278	16.78860	27
28	17.54704	18.15279	16.13172	16.64227	17.15465	28
29	17.92810	18.55588	16.45322	16.98045	17.50864	29
30	18.29828	18.94742	16.76448	17.30773	17.85100	30
31	18.65799	19.32778	17.06591	17.62456	18.18217	31
32	19.00757	19.69733	17.35791	17.93133	18.50254	32
33	19.34740	20.05640	17.64087	18.22842	18.81251	33
34	19.67781	20.40535	17.91515	18.51620	19.11243	34
35	19.99912	20.74448	18.18109	18.79502	19.40267	35
36	20.31164	21.07412	18.43900	19.06523	19.68357	36
37	20.61567	21.39454	18.68922	19.32707	19.95545	37
38	20.91150	21.70604	18.93202	19.58092	20.21863	38
39	21.19940	22.00890	19.16768	19.82705	20.47340	39
40	21.47962	22.30339	19.39648	20.06572	20.72007	40
41	21.75243	22.58975	19.61866	20.29721	20.95891	41
42	22.01804	22.86825	19.83446	20.52200	21.19018	42
43	22.27671	23.13910	20.04412	20.73962	21.41414	43
44	22.52864	23.40256	20.24786	20.95102	21.63105	44
45	22.77405	23.65883	20.44588	21.15618	21.84113	45
46	23.01315	23.90814	20.63838	21.35531	22.04462	46
47	23.24613	24.15069	20.82556	21.54862	22.24174	47
48	23.47317	24.38668	21.00759	21.73630	22.43270	48
49	23.69446	24.61630	21.18466	22.09863	22.61771	49
50	23.91017	24.83975	21.35693	22.09569	22.79696	50

For explanation see p. (18).

VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at 3 and $3\frac{1}{2}$ PER CENT., and Replacing Capital when Invested at Lower Rates

Yrs.	3 & 2%	3 & $2\frac{1}{2}$ %	$3\frac{1}{2}$ & 2%	$3\frac{1}{2}$ & $2\frac{1}{2}$ %	$3\frac{1}{2}$ & 3%	Yrs.
51	24.12044	25.05719	21.52456	22.26740	22.97064	51
52	24.32552	25.26882	21.68770	22.42437	23.13894	52
53	24.52548	25.47479	21.84650	22.59657	23.30203	53
54	24.72049	25.67527	22.00110	22.75417	23.46009	54
55	24.91071	25.87041	22.15164	22.90731	23.61327	55
56	25.09626	26.06038	22.29825	23.05612	23.76173	56
57	25.27729	26.24531	22.44105	23.20076	23.90563	57
58	25.45392	26.42536	22.58016	23.34134	24.04512	58
59	25.62628	26.60065	22.71569	23.47800	24.18033	59
60	25.79449	26.77133	22.84776	23.61086	24.31140	60
61	25.95866	26.93751	22.97647	23.74003	24.43847	61
62	26.11891	27.09935	23.10193	23.86563	24.56167	62
63	26.27535	27.25694	23.22423	23.98777	24.68111	63
64	26.42807	27.41041	23.34346	24.10656	24.79691	64
65	26.57719	27.55988	23.45973	24.22209	24.90920	65
66	26.72280	27.70545	23.57311	24.33446	25.01807	66
67	26.86500	27.84723	23.68369	24.44377	25.12365	67
68	27.00387	27.98533	23.79155	24.55012	25.22603	68
69	27.13951	28.11985	23.89677	24.65358	25.32532	69
70	27.27200	28.25089	23.99943	24.75424	25.42160	70
71	27.40142	28.37853	24.09960	24.85219	25.51498	71
72	27.52786	28.50289	24.19720	24.94751	25.60554	72
73	27.65140	28.62403	24.29275	25.04027	25.69338	73
74	27.77210	28.74206	24.38587	25.13054	25.77857	74
75	27.89005	28.85705	24.47676	25.21840	25.86120	75
76	28.00531	28.96908	24.56549	25.30392	25.94135	76
77	28.11795	29.07825	24.65212	25.38717	26.01910	77
78	28.22805	29.18461	24.73670	25.46821	26.09451	78
79	28.33565	29.28826	24.81930	25.54710	26.16766	79
80	28.44084	29.38925	24.89996	25.62391	26.23863	80
81	28.54366	29.48767	24.97874	25.69869	26.30747	81
82	28.64418	29.58357	25.05568	25.77151	26.37425	82
83	28.74245	29.67704	25.13085	25.84241	26.43905	83
84	28.83854	29.76812	25.20427	25.91145	26.50191	84
85	28.93249	29.85689	25.27601	25.98104	26.56289	85
86	29.02436	29.94341	25.34609	26.04416	26.62206	86
87	29.11420	30.02773	25.41458	26.10792	26.67946	87
88	29.20206	30.10991	25.48150	26.17003	26.73516	88
89	29.28798	30.19002	25.54689	26.23052	26.78920	89
90	29.37201	30.26809	25.61081	26.28944	26.84163	90
91	29.45420	30.34420	25.67327	26.34683	26.89251	91
92	29.53460	30.41838	25.73433	26.40274	26.94187	92
93	29.61324	30.49069	25.79402	26.45720	26.98977	93
94	29.69017	30.56117	25.85236	26.51025	27.03625	94
95	29.76543	30.62988	25.90940	26.56194	27.08191	95
96	29.83905	30.69686	25.96517	26.61229	27.12512	96
97	29.91108	30.76216	26.01970	26.66135	27.16759	97
98	29.98156	30.82582	26.07301	26.70916	27.20880	98
99	30.05052	30.88787	26.12515	26.75573	27.24880	99
100	30.11799	30.94837	26.17613	26.80111	27.28761	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at 4 PER CENT., and Replacing Capital when Invested at					
Years	2 %	2½ %	3 %	3½ %	Years
1	·96153	·96153	·96153	·96153	1
2	1·86898	1·87326	1·87754	1·88182	2
3	2·72662	2·73870	2·75080	2·76294	3
4	3·53827	3·56103	3·58388	3·60684	4
5	4·30740	4·34316	4·37916	4·41538	5
6	5·03713	5·08777	5·13881	5·19027	6
7	5·73026	5·79725	5·86488	5·93315	7
8	6·38938	6·47386	6·55925	6·64555	8
9	7·01678	7·11962	7·22367	7·32891	9
10	7·61514	7·73641	7·85975	7·98458	10
11	8·18478	8·32598	8·46902	8·61390	11
12	8·72908	8·88990	9·05288	9·21562	12
13	9·24912	9·42967	9·61265	9·79801	13
14	9·74640	9·94663	10·14957	10·35513	14
15	10·22229	10·44207	10·66478	10·89027	15
16	10·67804	10·91715	11·15936	11·40448	16
17	11·11483	11·37297	11·63433	11·89865	17
18	11·53374	11·81055	12·09063	12·37366	18
19	11·93577	12·23083	12·52915	12·83033	19
20	12·32184	12·63470	12·95073	13·26945	20
21	12·69281	13·02298	13·35617	13·69177	21
22	13·04948	13·39646	13·74620	14·09799	22
23	13·39260	13·75584	14·12152	14·48880	23
24	13·72286	14·10182	14·48280	14·86484	24
25	14·04091	14·43503	14·83066	15·22672	25
26	14·34736	14·75606	15·16569	15·57501	26
27	14·64277	15·06549	15·48846	15·91029	27
28	14·92767	15·36383	15·79948	16·23307	28
29	15·20257	15·65159	16·09926	16·54387	29
30	15·46792	15·92924	16·38827	16·84315	30
31	15·72417	16·19722	16·66696	17·13138	31
32	15·97173	16·45594	16·93577	17·40901	32
33	16·21099	16·70582	17·19509	17·67646	33
34	16·44232	16·94721	17·44532	17·93411	34
35	16·66605	17·18048	17·68681	18·18236	35
36	16·88252	17·40597	17·91993	18·42158	36
37	17·09204	17·62397	18·14499	18·65211	37
38	17·29488	17·83481	18·36232	18·87428	38
39	17·49134	18·03877	18·57222	19·08843	39
40	17·68167	18·23612	18·77498	19·29486	40
41	17·86611	18·42711	18·97086	19·49385	41
42	18·04491	18·61201	19·16014	19·68571	42
43	18·21828	18·79103	19·34307	19·87068	43
44	18·38643	18·96440	19·51987	20·00000	44
45	18·54957	19·13234	19·69078	20·22104	45
46	18·70788	19·29505	19·85603	20·38691	46
47	18·86154	19·45272	20·01580	20·54688	47
48	19·01074	19·60554	20·17032	20·70116	48
49	19·15563	19·75522	20·31978	20·84998	49
50	19·29637	19·89731	20·46434	20·99354	50

For explanation see p. (18).

VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at 4 PER CENT.,
and Replacing Capital when Invested at

Years	2 %	2½ %	3 %	3½ %	Years
51	19'43311	20'03658	20'60419	21'13201	51
52	19'56599	20'17364	20'73949	21'26535	52
53	19'69515	20'30271	20'87042	21'39449	53
54	19'82072	20'42985	20'99712	21'51884	54
55	19'94281	20'55321	21'11974	21'63883	55
56	20'06156	20'67293	21'23842	21'75460	56
57	20'17707	20'78914	21'35331	21'86631	57
58	20'28946	20'90194	21'47867	21'97411	58
59	20'39882	21'01146	21'57221	22'07814	59
60	20'50526	21'11781	21'67648	22'17854	60
61	20'60887	21'22108	21'77744	22'27544	61
62	20'70975	21'32139	21'87521	22'36896	62
63	20'80798	21'41882	21'96990	22'45923	63
64	20'90364	21'51348	22'06161	22'54635	64
65	20'99683	21'60544	22'15045	22'63045	65
66	21'08760	21'69480	22'23650	22'71163	66
67	21'17605	21'78165	22'31987	22'78999	67
68	21'26224	21'86605	22'40064	22'86563	68
69	21'34624	21'94808	22'47891	22'93866	69
70	21'42812	22'02783	22'55472	23'00916	70
71	21'50794	22'10536	22'62819	23'07722	71
72	21'58576	22'18074	22'69939	23'14293	72
73	21'66164	22'25403	22'76839	23'20638	73
74	21'73565	22'32530	22'83527	23'26763	74
75	21'80783	22'39462	22'90008	23'32677	75
76	21'87824	22'46204	22'96291	23'38388	76
77	21'94693	22'52761	23'02380	23'43902	77
78	22'01394	22'59140	23'08283	23'49226	78
79	22'07933	22'65345	23'14006	23'54367	79
80	22'14314	22'71383	23'19553	23'59331	80
81	22'20542	22'77257	23'24932	23'64125	81
82	22'26620	22'82973	23'30146	23'68755	82
83	22'32555	22'88535	23'35202	23'73225	83
84	22'38348	22'93947	23'40105	23'77542	84
85	22'44003	22'99215	23'44852	23'81711	85
86	22'49526	23'04342	23'49468	23'85737	86
87	22'54918	23'09333	23'53937	23'89626	87
88	22'60185	23'14191	23'58272	23'93381	88
89	22'65329	23'18919	23'62476	23'97008	89
90	22'70353	23'23523	23'66552	24'00510	90
91	22'75260	23'28005	23'70506	24'03893	91
92	22'80055	23'32369	23'74341	24'07160	92
93	22'84739	23'36618	23'78061	24'10316	93
94	22'89315	23'40755	23'81668	24'13364	94
95	22'93787	23'44784	23'85168	24'16307	95
96	22'98157	23'48707	23'88562	24'19151	96
97	23'02427	23'52528	23'91854	24'21897	97
98	23'06601	23'56249	23'95049	24'24549	98
99	23'10680	23'59873	23'98147	24'27112	99
100	23'14668	23'63403	24'01153	24'29586	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at $4\frac{1}{2}$ PER CENT. and Replacing Capital when Invested at					
Years	2%	$2\frac{1}{2}\%$	3%	$3\frac{1}{2}\%$	Years
1	.95694	.95694	.95694	.95694	1
2	1.85168	1.85588	1.86008	1.86428	2
3	2.68995	2.70170	2.71348	2.72528	3
4	3.47676	3.49873	3.52079	3.54294	4
5	4.21659	4.25085	4.28532	4.32000	5
6	4.91338	4.96155	5.01008	5.05898	6
7	5.57066	5.63395	5.69780	5.76221	7
8	6.19157	6.27088	6.35096	6.43183	8
9	6.77895	6.87489	6.97185	7.06984	9
10	7.33533	7.44830	7.56255	7.67805	10
11	7.86300	7.99322	8.12497	8.25819	11
12	8.36403	8.51157	8.66085	8.81182	12
13	8.84030	9.00509	9.17183	9.34042	13
14	9.29351	9.47539	9.65938	9.84536	14
15	9.72522	9.92394	10.12488	10.32790	15
16	10.13683	10.35208	10.56961	10.78925	16
17	10.52966	10.76105	10.99475	11.23051	17
18	10.90488	11.15199	11.40138	11.65272	18
19	11.26357	11.52597	11.79052	12.05686	19
20	11.60676	11.88395	12.16312	12.44383	20
21	11.93534	12.22683	12.52006	12.81450	21
22	12.25018	12.55546	12.86217	13.16967	22
23	12.55207	12.87061	13.19019	13.51008	23
24	12.84173	13.17301	13.50486	13.83646	24
25	13.11194	13.46331	13.80684	14.14947	25
26	13.38702	13.74216	14.09676	14.44974	26
27	13.64385	14.01014	14.37521	14.73787	27
28	13.89088	14.26779	14.64274	15.01442	28
29	14.12861	14.51563	14.89987	15.27992	29
30	14.35752	14.75413	15.14709	15.53487	30
31	14.57804	14.98374	15.38487	15.77974	31
32	14.79058	15.20489	15.61362	16.01499	32
33	14.99553	15.41797	15.83378	16.24104	33
34	15.19326	15.62335	16.04571	16.45829	34
35	15.38408	15.82139	16.24978	16.66713	35
36	15.56836	16.01241	16.44634	16.86791	36
37	15.74635	16.19672	16.63572	17.06099	37
38	15.91835	16.37462	16.81822	17.24669	38
39	16.08463	16.54639	16.99413	17.42532	39
40	16.24544	16.71228	17.16373	17.59718	40
41	16.40100	16.87255	17.32730	17.76255	41
42	16.55155	17.02743	17.48506	17.92170	42
43	16.69730	17.17715	17.63727	18.07488	43
44	16.83844	17.32191	17.78415	18.22234	44
45	16.97516	17.46191	17.92591	18.36432	45
46	17.10764	17.59734	18.06275	18.50102	46
47	17.23605	17.72839	18.19488	18.63266	47
48	17.36056	17.85523	18.32248	18.75945	48
49	17.48131	17.97802	18.44571	18.88158	49
50	17.59844	18.09691	18.56476	18.99923	50

For explanation see p. (18).
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VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at $4\frac{1}{2}$ PER CENT.,
and Replacing Capital when Invested at

Years	2°/.	$2\frac{1}{2}$ °/.	3°/.	$3\frac{1}{2}$ °/.	Years
51	17·71211	18·21205	18·67978	19·11258	51
52	17·82242	18·32359	18·79092	19·22179	52
53	17·92953	18·43165	18·89834	19·32703	53
54	18·03353	18·53637	19·00217	19·42845	54
55	18·13455	18·63787	19·10254	19·52620	55
56	18·23268	18·73627	19·19958	19·62042	56
57	18·32804	18·83167	19·29342	19·71125	57
58	18·42073	18·92418	19·38417	19·79880	58
59	18·51083	19·01391	19·47195	19·88322	59
60	18·59843	19·10096	19·55686	19·96461	60
61	18·68363	19·18541	19·63900	20·04310	61
62	18·76650	19·26735	19·71848	20·11878	62
63	18·84713	19·34689	19·79539	20·19177	63
64	18·92558	19·42388	19·86981	20·26216	64
65	19·00193	19·49902	19·94185	20·33005	65
66	19·07624	19·57178	20·01157	20·39555	66
67	19·14859	19·64243	20·07906	20·45872	67
68	19·21904	19·71104	20·14440	20·51966	68
69	19·28765	19·77768	20·20766	20·57845	69
70	19·35447	19·84240	20·26892	20·63517	70
71	19·41956	19·90529	20·32824	20·68990	71
72	19·48299	19·96639	20·38568	20·74270	72
73	19·54479	20·02576	20·44132	20·79365	73
74	19·60501	20·08346	20·49520	20·84282	74
75	19·66372	20·13953	20·54740	20·89026	75
76	19·72094	20·19404	20·59796	20·93605	76
77	19·77673	20·24703	20·64695	20·98024	77
78	19·83113	20·29854	20·69440	21·02289	78
79	19·88418	20·34862	20·74039	21·06405	79
80	19·93592	20·39732	20·78494	21·10377	80
81	19·98639	20·44468	20·82812	21·14212	81
82	20·03562	20·49074	20·86996	21·17914	82
83	20·08366	20·53553	20·91051	21·21487	83
84	20·13052	20·57910	20·94981	21·24936	84
85	20·17626	20·62155	20·98790	21·28265	85
86	20·22089	20·66272	21·02482	21·31480	86
87	20·26445	20·70284	21·06060	21·34583	87
88	20·30698	20·74187	21·09530	21·37579	88
89	20·34848	20·77986	21·12893	21·40471	89
90	20·38901	20·81681	21·16153	21·43264	90
91	20·42859	20·85278	21·19314	21·45960	91
92	20·46723	20·88779	21·22379	21·48563	92
93	20·50496	20·92186	21·25350	21·51077	93
94	20·54182	20·95502	21·28231	21·53504	94
95	20·57782	20·98730	21·31025	21·55848	95
96	20·61298	21·01873	21·33734	21·58111	96
97	20·64733	21·04932	21·36361	21·60296	97
98	20·68089	21·07911	21·38909	21·62406	98
99	20·71367	21·10810	21·41380	21·64444	99
100	20·74571	21·13634	21·43776	21·66412	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at 5 PER CENT., and Replacing Capital when Invested at					
Years	2 0%	2½ 0%	3 0%	3½ 0%	Years
1	.95238	.95238	.95238	.95238	1
2	1.83469	1.83882	1.84294	1.84706	2
3	2.65425	2.66570	2.67716	2.68865	3
4	3.41736	3.43858	3.45988	3.48127	4
5	4.12953	4.16239	4.19543	4.22866	5
6	4.79557	4.84145	4.88764	4.93417	6
7	5.41970	5.47959	5.53997	5.60085	7
8	6.00565	6.08024	6.15550	6.23144	8
9	6.55671	6.64642	6.73701	6.82846	9
10	7.07581	7.18088	7.28701	7.39419	10
11	7.56556	7.68604	7.80778	7.93072	11
12	8.02828	8.16412	8.30137	8.43996	12
13	8.46608	8.61710	8.76996	8.92367	13
14	8.88083	9.04678	9.21435	9.38344	14
15	9.27425	9.45478	9.63701	9.82076	15
16	9.64784	9.84262	10.03907	10.23700	16
17	10.00302	10.21161	10.42182	10.63342	17
18	10.34104	10.56300	10.78647	11.01117	18
19	10.66305	10.89792	11.13414	11.37135	19
20	10.97011	11.21740	11.46582	11.71495	20
21	11.26319	11.52242	11.78248	12.04288	21
22	11.54316	11.81382	12.08497	12.35604	22
23	11.81082	12.09243	12.37411	12.65521	23
24	12.06693	12.35898	12.65063	12.94116	24
25	12.31217	12.61417	12.91524	13.21457	25
26	12.54717	12.85864	13.16858	13.47611	26
27	12.77252	13.09297	13.41126	13.72638	27
28	12.98875	13.31772	13.64382	13.96596	28
29	13.19638	13.53340	13.86680	14.19539	29
30	13.39586	13.74048	14.08069	14.41518	30
31	13.58763	13.93942	14.28593	14.62578	31
32	13.77209	14.13211	14.48297	14.82766	32
33	13.94962	14.31447	14.67220	15.02123	33
34	14.12057	14.49134	14.85399	15.20689	34
35	14.28526	14.66156	15.02871	15.38501	35
36	14.44401	14.82546	15.19669	15.55593	36
37	14.59709	14.98332	15.35824	15.72000	37
38	14.74479	15.13544	15.51365	15.87752	38
39	14.88734	15.28207	15.66321	16.02879	39
40	15.02500	15.42347	15.80718	16.17409	40
41	15.15797	15.55988	15.94581	16.31369	41
42	15.28648	15.69150	16.07932	16.44783	42
43	15.41071	15.81856	16.20795	16.57677	43
44	15.53086	15.94124	16.33190	16.70071	44
45	15.64710	16.05974	16.45138	16.81989	45
46	15.75950	16.17423	16.56657	16.93449	46
47	16.86850	16.28487	16.67764	17.04472	47
48	15.97397	16.39183	16.78478	17.15076	48
49	16.07615	16.55328	16.88814	17.25278	49
50	16.17515	16.59532	16.98788	17.35096	50

For explanation see p. (18).

VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at 5 PER CENT.,
and Replacing Capital when Invested at

Years	2 %	2½ %	3 %	3½ %	Years
51	16·27113	16·69206	17·08414	17·44544	51
52	16·36418	16·78572	17·17706	17·53639	52
53	16·45443	16·87635	17·26677	17·62394	53
54	16·54198	16·96411	17·35340	17·70824	54
55	16·62693	17·04908	17·43707	17·78941	55
56	16·70940	17·13138	17·51789	17·86757	56
57	16·78945	17·21110	17·59599	17·94287	57
58	16·86720	17·28834	17·67144	18·01538	58
59	16·94271	17·36320	17·74436	18·08526	59
60	17·01607	17·43576	17·81485	18·15257	60
61	17·08736	17·50610	17·88298	18·21743	61
62	17·15667	17·57430	17·94886	18·27993	62
63	17·22401	17·64045	18·01256	18·34017	63
64	17·28951	17·70460	18·07416	18·39822	64
65	17·35320	17·76683	18·13374	18·45418	65
66	17·41516	17·82722	18·19138	18·50813	66
67	17·47544	17·88583	18·24713	18·56013	67
68	17·53410	17·94269	18·30108	18·61028	68
69	17·59119	17·99789	18·35328	18·65862	69
70	17·64675	18·05148	18·40379	18·70524	70
71	17·70085	18·10351	18·45268	18·75020	71
72	17·75353	18·15404	18·50000	18·79355	72
73	17·80483	18·20311	18·54581	18·83537	73
74	17·85480	18·25077	18·59015	18·87570	74
75	17·90347	18·29706	18·63309	18·91461	75
76	17·95090	18·34204	18·67466	18·95213	76
77	17·99711	18·38574	18·71492	18·98834	77
78	18·04215	18·42821	18·75390	19·02326	78
79	18·08605	18·46948	18·79166	19·05696	79
80	18·12885	18·50959	18·82823	19·08947	80
81	18·17057	18·54858	18·86365	19·12084	81
82	18·21125	18·58648	18·89796	19·15112	82
83	18·25093	18·62333	18·93120	19·18033	83
84	18·28961	18·65916	18·96341	19·20851	84
85	18·32738	18·69400	18·99461	19·23572	85
86	18·36419	18·72788	19·02485	19·26197	86
87	18·40011	18·76083	19·05414	19·28731	87
88	18·43516	18·79288	19·08254	19·31177	88
89	18·46937	18·82405	19·11005	19·33537	89
90	18·50275	18·85438	19·13671	19·35816	90
91	18·53533	18·88388	19·16257	19·38014	91
92	18·56714	18·91258	19·18762	19·40138	92
93	18·59819	18·94051	19·21190	19·42187	93
94	18·62850	18·96768	19·23544	19·44166	94
95	18·65810	18·99413	19·25826	19·46076	95
96	18·68700	19·01986	19·28038	19·47919	96
97	18·71523	19·04491	19·30183	19·49700	97
98	18·74280	19·06929	19·32262	19·51418	98
99	18·76972	19·09301	19·34279	19·53078	99
100	18·79602	19·11612	19·36233	19·54680	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at 6 PER CENT., and Replacing Capital when Invested at						
Years	2 %	2½ %	3 %	3½ %	4 %	Years
1	.94340	.94340	.94340	.94340	.94340	1
2	1.80164	1.80562	1.80959	1.81357	1.81753	2
3	2.58562	2.59648	2.60736	2.61825	2.62916	3
4	3.30443	3.32427	3.34418	3.36416	3.38421	4
5	3.96577	3.99605	4.02649	4.05711	4.08786	5
6	4.57611	4.61787	4.65988	4.70216	4.74469	6
7	5.14107	5.19494	5.24918	5.30380	5.35877	7
8	5.66543	5.73174	5.79858	5.86589	5.93373	8
9	6.15328	6.23220	6.31178	6.39198	6.47279	9
10	6.60825	6.69976	6.79205	6.88511	6.97881	10
11	7.03344	7.13745	7.24234	7.34797	7.45440	11
12	7.43163	7.54791	7.66507	7.78307	7.90189	12
13	7.80530	7.93349	8.06257	8.19256	8.32335	13
14	8.15647	8.29628	8.43697	8.57846	8.72075	14
15	8.48716	8.63811	8.78990	8.94254	9.09579	15
16	8.79894	8.96065	9.12317	9.28634	9.45001	16
17	9.09339	9.26544	9.43814	9.61141	9.78483	17
18	9.37189	9.55384	9.73624	9.91896	10.10172	18
19	9.63558	9.82704	10.01863	10.21033	10.40161	19
20	9.88562	10.08603	10.28637	10.48647	10.68582	20
21	10.12299	10.33197	10.54052	10.74841	10.95530	21
22	10.34865	10.56569	10.78202	10.99723	11.21089	22
23	10.56323	10.78795	11.01152	11.23356	11.43537	23
24	10.76762	10.99953	11.23002	11.45830	11.68402	24
25	10.96239	11.20122	11.43798	11.67215	11.90306	25
26	11.14840	11.39367	11.63630	11.87578	12.11138	26
27	11.32593	11.57716	11.82536	12.06971	12.30936	27
28	11.49557	11.75254	12.00581	12.25445	12.49797	28
29	11.65786	11.92023	12.17805	12.43085	12.67748	29
30	11.81335	12.08065	12.34278	12.59906	12.84852	30
31	11.96229	12.23406	12.50016	12.75966	13.01152	31
32	12.10493	12.38114	12.65070	12.91289	13.16673	32
33	12.24185	12.52207	12.79492	13.05960	13.31487	33
34	12.37333	12.65711	12.93293	13.19958	13.45623	34
35	12.49969	12.78691	13.06523	13.33369	13.59120	35
36	12.62100	12.91139	13.19192	13.46185	13.71987	36
37	12.73772	13.03084	13.31345	13.58456	13.84275	37
38	12.85000	13.14579	13.43021	13.70201	13.96024	38
39	12.95824	13.25627	13.54206	13.81444	14.07242	39
40	13.06233	13.36255	13.64964	13.92234	14.17977	40
45	13.52997	13.83757	14.12729	14.39823	14.64944	45
50	13.92312	14.23325	14.52095	14.78546	15.02630	50
55	14.25659	14.56579	14.84803	15.10277	15.33013	55
60	14.54165	14.84715	15.12104	15.36358	15.57584	60
65	14.78721	15.08637	15.35014	15.57924	15.77536	65
70	15.03895	15.29122	15.54316	15.75771	15.93752	70
75	15.18488	15.46695	15.70648	15.90609	16.06968	75
80	15.34660	15.61865	15.84485	16.02949	16.17756	80
90	15.61378	15.86345	16.06271	16.21850	16.33773	90
100	15.82203	16.04827	16.22139	16.35082	16.44520	100

For explanation see p. (18).

VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at 7 PER CENT., and Replacing Capital when Invested at						
Year	2 %	2½ %	3 %	3½ %	4 %	Years
1	.93458	.93458	.93458	.93458	.93458	1
2	1.76976	1.77359	1.77743	1.78126	1.78509	2
3	2.52045	2.53077	2.54110	2.55145	2.56181	3
4	3.19873	3.21732	3.23596	3.25467	3.27343	4
5	3.81449	3.84250	3.87064	3.89892	3.92731	5
6	4.37587	4.41404	4.45240	4.49099	4.52977	6
7	4.88969	4.93839	4.98738	5.03667	5.08621	7
8	5.36167	5.42102	5.48077	5.54087	5.60136	8
9	5.79660	5.86658	5.93704	6.00795	6.07929	9
10	6.19863	6.27908	6.36007	6.44160	6.52354	10
11	6.57125	6.66196	6.75324	6.84500	6.93727	11
12	6.91754	7.01818	7.11936	7.22105	7.32322	12
13	7.24019	7.35035	7.46102	7.57220	7.68380	13
14	7.54136	7.66072	7.78053	7.90070	8.02124	14
15	7.82320	7.95127	8.07970	8.20850	8.33743	15
16	8.08734	8.22376	8.36044	8.49726	8.63409	16
17	8.33542	8.47975	8.62418	8.76862	8.91273	17
18	8.56883	8.72068	8.87241	9.02389	9.17490	18
19	8.78874	8.94775	9.10631	9.26441	9.42161	19
20	8.99628	9.16196	9.32697	9.49118	9.65419	20
21	9.19244	9.36444	9.53543	9.70525	9.87362	21
22	9.37814	9.55603	9.73264	9.90766	10.08075	22
23	9.55402	9.73748	9.91926	10.09907	10.27654	23
24	9.72091	9.90953	10.09622	10.28035	10.46167	24
25	9.87937	10.07293	10.26399	10.45216	10.63694	25
26	10.03019	10.22830	10.42340	10.61515	10.80299	26
27	10.17366	10.37592	10.57485	10.76983	10.96023	27
28	10.31034	10.51657	10.71892	10.91667	11.10951	28
29	10.44070	10.65065	10.85600	11.05644	11.25113	29
30	10.56524	10.77853	10.98672	11.18931	11.38563	30
31	10.68422	10.90049	11.11123	11.31580	11.51344	31
32	10.79785	11.01710	11.23002	11.43615	11.63481	32
33	10.90667	11.12855	11.34353	11.55108	11.75033	33
34	11.01091	11.23507	11.45187	11.66045	11.86029	34
35	11.11085	11.33723	11.55548	11.76498	11.96501	35
36	11.20662	11.43498	11.65447	11.86465	12.06462	36
37	11.29854	11.52857	11.74922	11.95986	12.15953	37
38	11.38680	11.61845	11.84006	12.05081	12.25010	38
39	11.47171	11.70467	11.92691	12.13769	12.33639	39
40	11.55321	11.78745	12.01028	12.22091	12.41881	40
45	11.91753	12.15554	12.37854	12.58606	12.77759	45
50	12.22150	12.45982	12.67974	12.88095	13.06336	50
55	12.47770	12.71391	12.92842	13.12112	13.29239	55
60	12.69551	12.92775	13.13491	13.31753	13.47673	60
65	12.88228	13.10874	13.30743	13.47927	13.62583	65
70	13.04325	13.26313	13.45225	13.61267	13.74665	70
75	13.18305	13.39513	13.57441	13.72326	13.84485	75
80	13.30477	13.50877	13.67765	13.81502	13.92486	80
90	13.50512	13.69150	13.83968	13.95518	14.04337	90
100	13.66064	13.82896	13.95732	14.05304	14.12270	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at $7\frac{1}{2}$ PER CENT., and Replacing Capital when Invested at						
Years	2 %	$2\frac{1}{2}$ %	3 %	$3\frac{1}{2}$ %	4 %	Years
1	.93023	.93023	.93023	.93023	.93023	1
2	1.75424	1.75800	1.76177	1.76554	1.76930	2
3	2.48908	2.49914	2.50922	2.51931	2.52941	3
4	3.14838	3.16638	3.18444	3.20255	3.22072	4
5	3.74310	3.77007	3.79716	3.82437	3.85168	5
6	4.28218	4.31872	4.35544	4.39236	4.42944	6
7	4.77300	4.81939	4.86604	4.91294	4.96007	7
8	5.22169	5.27796	5.33459	5.39150	5.44876	8
9	5.63333	5.69940	5.76588	5.83274	5.89995	9
10	6.01229	6.08794	6.16405	6.24060	6.31748	10
11	6.36221	6.44720	6.53266	6.61848	6.70471	11
12	6.68628	6.78026	6.87465	6.96942	7.06454	12
13	6.98724	7.08979	7.19269	7.29597	7.39952	13
14	7.26734	7.37811	7.48918	7.60046	7.71194	14
15	7.52870	7.64725	7.76597	7.88488	8.00378	15
16	7.77303	7.89896	8.02497	8.15096	8.27678	16
17	8.00192	8.13484	8.26768	8.40033	8.53250	17
18	8.21679	8.35631	8.49553	8.63431	8.77247	18
19	8.41876	8.56458	8.70974	8.85426	8.99774	19
20	8.60904	8.76063	8.91139	9.06117	9.20963	20
21	8.78850	8.94558	9.10150	9.25609	9.40911	21
22	8.95809	9.12026	9.28100	9.44002	9.59702	22
23	9.11843	9.28540	9.45054	9.61363	9.77431	23
24	9.27033	9.44171	9.61104	9.77775	9.94164	24
25	9.41433	9.68991	9.76296	9.93305	10.09979	25
26	9.55119	9.773066	9.90707	10.08014	10.24937	26
27	9.68120	9.86417	10.04379	10.21952	10.39080	27
28	9.80488	9.99121	10.17366	10.35165	10.52488	28
29	9.92270	10.11214	10.29707	10.47724	10.65190	29
30	10.03512	10.22735	10.41461	10.59648	10.77238	30
31	10.14240	10.33709	10.52643	10.70985	10.88672	31
32	10.24475	10.44190	10.63298	10.81759	10.99519	32
33	10.34265	10.54196	10.73468	10.92037	11.09829	33
34	10.43634	10.63751	10.83165	11.01807	11.19633	34
35	10.52609	10.72904	10.92431	11.11136	11.28961	35
36	10.61199	10.81654	11.01273	11.20022	11.37825	36
37	10.69439	10.90025	11.09730	11.28503	11.46263	37
38	10.77342	10.98056	11.17831	11.36596	11.54308	38
39	10.84940	11.05754	11.25568	11.44322	11.61967	39
40	10.92228	11.13139	11.32990	11.51715	11.69276	40
45	11.24733	11.45909	11.65705	11.84091	12.01028	45
50	11.51769	11.72910	11.92378	12.10156	12.26242	50
55	11.74495	11.95400	12.14344	12.31330	12.46401	55
60	11.93773	12.14285	12.32544	12.48611	12.62594	60
65	12.10273	12.30239	12.47723	12.62818	12.75673	65
70	12.24470	12.43828	12.60446	12.74519	12.86256	70
75	12.36782	12.55430	12.71165	12.84208	12.94850	75
80	12.47489	12.65406	12.80213	12.92240	13.01846	80
90	12.65086	12.81427	12.94398	13.04495	13.12198	90
100	12.78723	12.93460	13.04683	13.13042	13.19122	100

For explanation see p. (18).

VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at 8 PER CENT.,
and Replacing Capital when invested at

Years	2 %	2½ %	3 %	3½ %	4 %	Years
1	.92593	.92593	.92593	.92593	.92593	1
2	1.73898	1.74269	1.74639	1.75009	1.75378	2
3	2.45848	2.46830	2.47813	2.48797	2.49782	3
4	3.09958	3.11703	3.13453	3.15208	3.16967	4
5	3.67434	3.70032	3.72641	3.75261	3.77890	5
6	4.19242	4.22744	4.26261	4.29797	4.33347	6
7	4.66174	4.70599	4.75046	4.79515	4.84004	7
8	5.08883	5.14226	5.19599	5.24998	5.30425	8
9	5.47900	5.54149	5.60431	5.66745	5.73089	9
10	5.83683	5.90811	5.97975	6.05177	6.12404	10
11	6.16606	6.24586	6.32603	6.40648	6.48723	11
12	6.46998	6.55794	6.64620	6.73473	6.82352	12
13	6.75137	6.84706	6.94300	7.03918	7.13552	13
14	7.01252	7.11561	7.21886	7.32220	7.42561	14
15	7.25558	7.36563	7.47569	7.58581	7.69580	15
16	7.48223	7.59884	7.71539	7.83177	7.94786	16
17	7.69408	7.81690	7.93947	8.06172	8.18337	17
18	7.89253	8.02118	8.14936	8.27698	8.40386	18
19	8.07872	8.21288	8.34627	8.47889	8.61037	19
20	8.25375	8.39299	8.53126	8.66844	8.80421	20
21	8.41857	8.56260	8.70534	8.84666	8.98634	21
22	8.57405	8.72250	8.86941	9.01453	9.15759	22
23	8.72083	8.87343	9.02413	9.17271	9.31888	23
24	8.85967	9.01607	9.17036	9.32201	9.47086	24
25	8.99111	9.15114	9.30856	9.46307	9.61428	25
26	9.11585	9.27919	9.43948	9.59647	9.74972	26
27	9.23421	9.40053	9.56352	9.72271	9.87762	27
28	9.34667	9.51583	9.68120	9.84223	9.99870	28
29	9.45367	9.62547	9.79288	9.95570	10.11327	29
30	9.55566	9.72980	9.89913	10.06330	10.22181	30
31	9.65288	9.82907	10.00010	10.16549	10.32471	31
32	9.74554	9.92379	10.09622	10.26252	10.42220	32
33	9.83410	10.01412	10.18786	10.35497	10.51480	33
34	9.91877	10.10030	10.27517	10.44277	10.60277	34
35	9.99980	10.18278	10.35851	10.52654	10.68639	35
36	10.07729	10.26157	10.43798	10.60625	10.76577	36
37	10.15156	10.33688	10.51392	10.68228	10.84128	37
38	10.22275	10.40908	10.58660	10.75477	10.91322	38
39	10.29114	10.47823	10.65598	10.82392	10.98165	39
40	10.35668	10.54452	10.72248	10.89004	11.04692	40
45	10.64849	10.83811	11.01504	11.17905	11.32990	45
50	10.89052	11.07935	11.25290	11.41110	11.55402	50
55	10.09348	11.27981	11.44833	11.59918	11.73282	55
60	10.26532	11.44780	11.60995	11.75240	11.87620	60
65	11.41214	11.58950	11.74453	11.87818	11.99185	65
70	11.53828	11.71001	11.85719	11.98164	12.08532	70
75	11.64755	11.81279	11.95200	12.06724	12.16116	75
80	11.74246	11.90108	12.03196	12.13813	12.22285	80
90	11.89825	12.04268	12.15717	12.24620	12.31406	90
100	12.01880	12.14890	12.24785	12.32149	12.37501	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at 9 PER CENT., and Replacing Capital when Invested at						
Years	2 %	2 $\frac{1}{2}$ %	3 %	3 $\frac{1}{2}$ %	4 %	Years
1	.91743	.91743	.91743	.91743	.91743	1
2	1.70926	1.71284	1.71641	1.71999	1.72356	2
3	2.39949	2.40884	2.41820	2.42757	2.43695	3
4	3.00640	3.02281	3.03926	3.05576	3.07229	4
5	3.54411	3.56828	3.59253	3.61689	3.64130	5
6	4.02372	4.05597	4.08834	4.12086	4.15348	6
7	4.45411	4.49448	4.53502	4.57574	4.61659	7
8	4.84240	4.89076	4.93935	4.98810	5.03707	8
9	5.19440	5.25053	5.30690	5.36348	5.42026	9
10	5.51493	5.57852	5.64235	5.70643	5.77064	10
11	5.80794	5.87869	5.94965	6.02076	6.09203	11
12	6.07681	6.15434	6.23201	6.30979	6.38765	12
13	6.32439	6.40828	6.49224	6.57626	6.66027	13
14	6.55299	6.64293	6.73283	6.82263	6.91233	14
15	6.76476	6.86031	6.95570	7.05094	7.14587	15
16	6.96136	7.06220	7.16276	7.26296	7.36269	16
17	7.14439	7.25016	7.35548	7.46029	7.56435	17
18	7.31518	7.42556	7.53529	7.64427	7.75236	18
19	7.47485	7.58956	7.70333	7.81616	7.92776	19
20	7.62445	7.74311	7.86065	7.97696	8.09179	20
21	7.76488	7.88724	8.00820	8.12764	8.24538	21
22	7.89696	8.02272	8.14684	8.26911	8.38933	22
23	8.02130	8.15023	8.27719	8.40202	8.52450	23
24	8.13862	8.27041	8.40004	8.52711	8.65149	24
25	8.24940	8.38392	8.51586	8.64499	8.77101	25
26	8.35429	8.49127	8.62530	8.75618	8.88360	26
27	8.45359	8.59276	8.72875	8.86116	8.98965	27
28	8.54774	8.68900	8.82667	8.96033	9.08983	28
29	8.63715	8.78033	8.91941	9.05428	9.18442	29
30	8.72220	8.86706	9.00747	9.14319	9.27386	30
31	8.80313	8.94943	9.09099	9.22748	9.35848	31
32	8.88013	9.02788	9.17036	9.30735	9.43850	32
33	8.95359	9.10258	9.24590	9.38333	9.51439	33
34	9.02372	9.17372	9.31775	9.45537	9.58635	34
35	9.09074	9.24172	9.38623	9.52399	9.65465	35
36	9.15474	9.30657	9.45144	9.58917	9.71940	36
37	9.21600	9.36847	9.51366	9.65134	9.78091	37
38	9.27463	9.42774	9.57313	9.71044	9.83942	38
39	9.33088	9.48443	9.62983	9.76677	9.89501	39
40	9.38474	9.53871	9.68410	9.82058	9.94797	40
45	9.62371	9.77833	9.92211	10.05500	10.17687	45
50	9.82096	9.97427	10.11470	10.24233	10.35733	50
55	9.98572	10.13644	10.27232	10.39361	10.50078	55
60	10.12474	10.27190	10.40226	10.51646	10.61549	60
65	10.24317	10.38583	10.51016	10.61706	10.70778	65
70	10.34468	10.48251	10.60029	10.69965	10.78225	70
75	10.43242	10.56479	10.67600	10.76786	10.84258	75
80	10.50851	10.63536	10.73975	10.82427	10.89159	80
90	10.63309	10.74830	10.83940	10.91012	10.96395	90
100	10.72927	10.83283	10.91143	10.96984	11.01225	100

For explanation see p. (18).

VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at 10 PER CENT., and Replacing Capital when Invested at						
Years	2 %	2½ %	3 %	3½ %	4 %	Years
1	·90909	·90909	·90909	·90909	·90909	1
2	1·68053	1·68399	1·68745	1·69090	1·69435	2
3	2·34326	2·35218	2·36111	2·37004	2·37898	3
4	2·91865	2·93412	2·94962	2·96515	2·98071	4
5	3·42281	3·44534	3·46795	3·49063	3·51337	5
6	3·86808	3·89788	3·92776	3·95776	3·98785	6
7	4·26417	4·30117	4·33828	4·37533	4·41287	7
8	4·61875	4·66272	4·70686	4·75111	4·79552	8
9	4·93791	4·98860	5·03946	5·09046	5·14157	9
10	5·22668	5·28377	5·34100	5·39837	5·45580	10
11	5·48914	5·55229	5·61555	5·67885	5·74221	11
12	5·72869	5·79754	5·86641	5·93528	6·00413	12
13	5·94820	6·02236	6·09645	6·17048	6·24438	13
14	6·14999	6·22913	6·30811	6·38688	6·46542	14
15	6·33613	6·41989	6·50335	6·58653	6·66929	15
16	6·50830	6·59635	6·68400	6·77117	6·85777	16
17	6·66800	6·76005	6·85152	6·94237	7·03240	17
18	6·81654	6·91228	7·00727	7·10142	7·19461	18
19	6·95497	7·05418	7·15236	7·24953	7·34543	19
20	7·08431	7·18664	7·28778	7·38765	7·48604	20
21	7·20539	7·31064	7·41444	7·51671	7·61731	21
22	7·31898	7·42688	7·53313	7·63755	7·74000	22
23	7·42567	7·53602	7·64444	7·75080	7·85491	23
24	7·52610	7·63866	7·74911	7·85713	7·96261	24
25	7·62073	7·73539	7·84757	7·95710	8·06374	25
26	7·71016	7·82669	7·94042	8·05121	8·15880	26
27	7·79466	7·91283	8·02800	8·13988	8·24817	27
28	7·87464	7·99437	8·11076	8·22348	8·33243	28
29	7·95045	8·07161	8·18900	8·30254	8·41184	29
30	8·02246	8·14485	8·26317	8·37724	8·48680	30
31	8·09088	8·21429	8·33340	8·44794	8·55761	31
32	8·15587	8·28034	8·40004	8·51484	8·62448	32
33	8·21781	8·34314	8·46339	8·57839	8·68780	33
34	8·27684	8·40287	8·52355	8·63856	8·74776	34
35	8·33320	8·45988	8·58082	8·69580	8·80460	35
36	8·38694	8·51419	8·63528	8·75013	8·85842	36
37	8·43832	8·56597	8·68719	8·80181	8·90948	37
38	8·48745	8·61549	8·73675	8·85097	8·95801	38
39	8·53454	8·66281	8·78395	8·89775	9·00406	39
40	8·57957	8·70807	8·82909	8·94238	9·04787	40
45	8·77886	8·90734	9·02649	9·13634	9·23685	45
50	8·94270	9·06964	9·18561	9·29074	9·38526	50
55	9·07909	9·20353	9·31541	9·41504	9·50290	55
60	9·19388	9·31506	9·42214	9·51574	9·59674	60
65	9·29144	9·40867	9·51059	9·59803	9·67211	65
70	9·37488	9·48794	9·58433	9·66548	9·73283	70
75	9·44688	9·55530	9·64618	9·72110	9·78196	75
80	9·50923	9·61298	9·69819	9·76706	9·82183	80
90	9·61113	9·70516	9·77938	9·83691	9·88064	90
100	9·68964	9·77402	9·83797	9·88543	9·91985	100

COMPOUND INTEREST TABLES

Value of Annuity Yielding Interest on Capital at 11 PER CENT., and Replacing Capital when Invested at						
Years	2 %.	2½ %.	3 %.	3½ %.	4 %.	Years
1	·90090	·90090	·90090	·90090	·90090	1
2	1·65276	1·65610	1·65945	1·66279	1·66612	2
3	2·28961	2·29813	2·30664	2·31517	2·32370	3
4	2·83588	2·85048	2·86511	2·87976	2·89444	4
5	3·30952	3·33059	3·35172	3·37289	3·39412	5
6	3·72404	3·75164	3·77933	3·80708	3·83492	6
7	4·08978	4·12379	4·15789	4·19209	4·22637	7
8	4·41482	4·45499	4·49526	4·53563	4·57608	8
9	4·70554	4·75157	4·79768	4·84388	4·89014	9
10	4·96706	5·01860	5·07021	5·12187	5·17355	10
11	5·20351	5·26022	5·31696	5·37369	5·43038	11
12	5·41830	5·47984	5·54133	5·60274	5·66405	12
13	5·61424	5·68026	5·74615	5·81187	5·87738	13
14	5·79368	5·86385	5·93379	6·00346	6·07279	14
15	5·95857	6·03258	6·10625	6·17951	6·25230	15
16	6·11060	6·18816	6·26524	6·34176	6·41766	16
17	6·25118	6·33201	6·41221	6·49169	6·57037	17
18	6·38154	6·46537	6·54842	6·63056	6·71171	18
19	6·50272	6·58932	6·67495	6·75948	6·84282	19
20	6·61565	6·70479	6·79275	6·87942	6·96467	20
21	6·72112	6·81257	6·90266	6·99122	7·07814	21
22	6·81982	6·91340	7·00538	7·09562	7·18397	22
23	6·91237	7·00789	7·10157	7·19327	7·28284	23
24	6·99932	7·09659	7·19179	7·28476	7·37535	24
25	7·08113	7·17999	7·27654	7·37061	7·46202	25
26	7·15824	7·25854	7·35628	7·45127	7·54333	26
27	7·23102	7·33262	7·43140	7·52715	7·61971	27
28	7·29982	7·40259	7·50226	7·59863	7·69154	28
29	7·36494	7·46875	7·56918	7·66604	7·75916	29
30	7·42667	7·53139	7·63247	7·72969	7·82288	30
31	7·48523	7·59077	7·69237	7·78984	7·88299	31
32	7·54087	7·64711	7·74914	7·84674	7·93975	32
33	7·59379	7·70064	7·80298	7·90062	7·99338	33
34	7·64416	7·75153	7·85410	7·95168	8·04410	34
35	7·69218	7·79997	7·90268	8·00011	8·09210	35
36	7·73797	7·84612	7·94889	8·04608	8·13757	36
37	7·78169	7·89011	7·99286	8·08975	8·18066	37
38	7·82347	7·93209	8·03475	8·13126	8·22153	38
39	7·86342	7·97218	8·07468	8·17075	8·26031	39
40	7·90166	8·01050	8·11278	8·20834	8·29714	40
45	8·07040	8·17879	8·27916	8·37146	8·45577	45
50	8·20862	8·31545	8·41287	8·50096	8·57999	50
55	8·32339	8·42785	8·52158	8·60487	8·67820	55
60	8·41978	8·52127	8·61082	8·68896	8·75643	60
65	8·50150	8·59959	8·68464	8·75747	8·81911	65
70	8·57136	8·66573	8·74610	8·81361	8·86957	70
75	8·63147	8·72193	8·79755	8·85981	8·91035	75
80	8·68352	8·76993	8·84081	8·89799	8·94342	80
90	8·76839	8·84658	8·90824	8·95593	8·99218	90
100	8·83371	8·90378	8·95683	8·99610	9·02462	100

For explanation see p. (18).

VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at 12 PER CENT.,
and Replacing Capital when Invested at

Years	2 %.	2½ %.	3 %.	3½ %.	4 %.	Years
1	.89286	.89286	.89286	.89286	.89286	1
2	1.62589	1.62912	1.63236	1.63559	1.63882	2
3	2.23836	2.24650	2.25464	2.26278	2.27093	3
4	2.75768	2.77148	2.78531	2.79915	2.81302	4
5	3.20350	3.22324	3.24302	3.26284	3.28270	5
6	3.59033	3.61598	3.64169	3.66746	3.69328	6
7	3.92909	3.96047	3.99191	4.02342	4.05499	7
8	4.22815	4.26499	4.30188	4.33883	4.37583	8
9	4.49407	4.53603	4.57804	4.62009	4.66216	9
10	4.73201	4.77877	4.82554	4.87231	4.91906	10
11	4.94614	4.99735	5.04853	5.09965	5.15069	11
12	5.13981	5.19515	5.25039	5.30549	5.36043	12
13	5.31580	5.37495	5.43391	5.49265	5.55112	13
14	5.47639	5.53905	5.60141	5.66345	5.72512	14
15	5.62349	5.68937	5.75485	5.81987	5.88439	15
16	5.75871	5.82754	5.89585	5.96357	6.03064	16
17	5.88340	5.95494	6.02582	6.09596	6.16528	17
18	5.99872	6.07275	6.14595	6.21825	6.28957	18
19	6.10569	6.18197	6.25728	6.33151	6.40457	19
20	6.20514	6.28349	6.36069	6.43662	6.51119	20
21	6.29783	6.37807	6.45695	6.53439	6.61025	21
22	6.38442	6.46636	6.54676	6.62550	6.70247	22
23	6.46546	6.54894	6.63069	6.71056	6.78845	23
24	6.54146	6.62634	6.70927	6.79012	6.86875	24
25	6.61286	6.69900	6.78298	6.86464	6.94387	25
26	6.68006	6.76733	6.85221	6.93455	7.01423	26
27	6.74340	6.83168	6.91734	7.00023	7.08022	27
28	6.80320	6.89237	6.97870	7.06201	7.14219	28
29	6.85973	6.94969	7.03657	7.12021	7.20046	29
30	6.91324	7.00390	7.09123	7.17508	7.25531	30
31	6.96397	7.05522	7.14291	7.22687	7.30699	31
32	7.01210	7.10387	7.19183	7.27582	7.35572	32
33	7.05783	7.15004	7.23819	7.32212	7.40173	33
34	7.10133	7.19390	7.28216	7.36596	7.44520	34
35	7.14274	7.23560	7.32390	7.40750	7.48630	35
36	7.18221	7.27529	7.36356	7.44689	7.52520	36
37	7.21986	7.31310	7.40129	7.48429	7.56203	37
38	7.25581	7.34915	7.43719	7.51981	7.59694	38
39	7.29016	7.38355	7.47139	7.55357	7.63004	39
40	7.32301	7.41640	7.50399	7.58568	7.66146	40
45	7.46772	7.56044	7.64613	7.72479	7.79651	45
50	7.58592	7.67707	7.76003	7.83492	7.90200	50
55	7.68383	7.77277	7.85243	7.92310	7.98523	55
60	7.76591	7.85217	7.92814	7.99433	8.05141	60
65	7.83538	7.91862	7.99063	8.05229	8.10437	65
70	7.89468	7.97466	8.04268	8.09973	8.14697	70
75	7.94565	8.02223	8.08617	8.13874	8.18136	75
80	7.98973	8.06282	8.12270	8.17094	8.20923	80
90	8.06152	8.12756	8.17959	8.21978	8.25030	90
100	8.11670	8.17582	8.22053	8.25360	8.27760	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at 13 PER CENT.,
and Replacing Capital when Invested at

Years	2 %.	2½ %.	3 %.	3½ %.	4 %.	Years
1	·88496	·88496	·88496	·88496	·88496	1
2	1·59987	1·60301	1·60614	1·60927	1·61239	2
3	2·18936	2·19714	2·20492	2·21271	2·22050	3
4	2·68367	2·69674	2·70983	2·72293	2·73605	4
5	3·10405	3·12259	3·14115	3·15974	3·17837	5
6	3·46589	3·48979	3·51373	3·53772	3·56174	6
7	3·78055	3·80959	3·83868	3·86781	3·89697	7
8	4·05663	4·09053	4·12445	4·15841	4·19238	8
9	4·30079	4·33921	4·37763	4·41606	4·45448	9
10	4·51821	4·56082	4·60340	4·64595	4·68843	10
11	4·71303	4·75950	4·80590	4·85220	4·89838	11
12	4·88855	4·93859	4·98847	5·03819	5·08771	12
13	5·04749	5·10078	5·15385	5·20666	5·25918	13
14	5·19205	5·24834	5·30430	5·35990	5·41509	14
15	5·32409	5·38310	5·44169	5·49979	5·55737	15
16	5·44514	5·50664	5·56759	5·62794	5·68764	16
17	5·55649	5·62026	5·68335	5·74570	5·80725	17
18	5·65924	5·72508	5·79010	5·85422	5·91739	18
19	5·75434	5·82206	5·88880	5·95450	6·01907	19
20	5·84260	5·91201	5·98030	6·04737	6·11315	20
21	5·92471	5·99565	6·06532	6·13359	6·20039	21
22	6·00127	6·07361	6·14449	6·21380	6·28145	22
23	6·07282	6·14642	6·21837	6·28856	6·35691	23
24	6·13982	6·21455	6·28743	6·35838	6·42728	24
25	6·20269	6·27841	6·35212	6·42368	6·49300	25
26	6·26177	6·33839	6·41279	6·48486	6·55448	26
27	6·31740	6·39481	6·46980	6·54226	6·61207	27
28	6·36985	6·44795	6·52345	6·59619	6·66609	28
29	6·41938	6·49809	6·57399	6·64693	6·71682	29
30	6·46622	6·54545	6·62167	6·69473	6·76452	30
31	6·51057	6·59026	6·66671	6·73980	6·80942	31
32	6·55262	6·63269	6·70931	6·78235	6·85173	32
33	6·59254	6·67292	6·74964	6·82257	6·89163	33
34	6·63048	6·71111	6·78785	6·86061	6·92930	34
35	6·66657	6·74738	6·82411	6·89663	6·96489	35
36	6·70094	6·78189	6·85853	6·93077	6·99854	36
37	6·73370	6·81473	6·89125	6·96315	7·03039	37
38	6·76495	6·84603	6·92236	6·99388	7·06056	38
39	6·79481	6·87587	6·95198	7·02308	7·08914	39
40	6·82334	6·90435	6·98020	7·05083	7·11625	40
45	6·94881	7·02901	7·10302	7·17085	7·23262	45
50	7·05103	7·12972	7·20121	7·26566	7·32331	50
55	7·13555	7·21219	7·28072	7·34143	7·39474	55
60	7·20627	7·28049	7·34576	7·40255	7·45146	60
65	7·26606	7·33758	7·39942	7·45222	7·49680	65
70	7·31702	7·38568	7·44399	7·49283	7·53324	70
75	7·36078	7·42646	7·48122	7·52620	7·56264	75
80	7·39860	7·46124	7·51248	7·55373	7·58644	80
90	7·46012	7·51664	7·56112	7·59545	7·62150	90
100	7·50735	7·55790	7·59609	7·62432	7·64479	100

For explanation see p. (18).

VALUES OF ANNUITIES

Value of an Annuity Yielding Interest on Capital at 14 PER CENT., and Replacing Capital when Invested at						
Years	2 %.	2½ %.	3 %.	3½ %.	4 %.	Years
1	·87719	·87719	·87719	·87719	·87719	1
2	1·57468	1·57772	1·58075	1·58378	1·58681	2
3	2·14245	2·14990	2·15736	2·16481	2·17227	3
4	2·61353	2·62593	2·63833	2·65075	2·66319	4
5	3·01061	3·02804	3·04549	3·06296	3·08046	5
6	3·34979	3·37211	3·39450	3·41684	3·43924	6
7	3·64283	3·66979	3·69677	3·72378	3·75080	7
8	3·89849	3·92978	3·96108	3·99239	4·02369	8
9	4·12345	4·15875	4·19404	4·22930	4·26452	9
10	4·32289	4·36188	4·40082	4·43968	4·47846	10
11	4·50090	4·54327	4·58553	4·62766	4·66965	11
12	4·66071	4·70617	4·75145	4·79653	4·84139	12
13	4·80496	4·85323	4·90125	4·94899	4·99641	13
14	4·93579	4·98662	5·03711	5·08723	5·13693	14
15	5·05496	5·10813	5·16085	5·21308	5·26479	15
16	5·16395	5·21923	5·27396	5·32808	5·38155	16
17	5·26399	5·32119	5·37772	5·43351	5·48852	17
18	5·35613	5·41506	5·47319	5·53046	5·58680	18
19	5·44124	5·50174	5·56131	5·61986	5·67735	19
20	5·52008	5·58200	5·64284	5·70252	5·76097	20
21	5·59332	5·65651	5·71848	5·77912	5·83839	21
22	5·66151	5·72585	5·78880	5·85028	5·91021	22
23	5·72514	5·79051	5·85432	5·91650	5·97696	23
24	5·78466	5·85094	5·91550	5·97826	6·03913	24
25	5·84042	5·90751	5·97272	6·03595	6·09712	25
26	5·89278	5·96059	6·02634	6·08993	6·15130	26
27	5·94201	6·01045	6·07666	6·14053	6·20199	27
28	5·98839	6·05738	6·12395	6·18802	6·24949	28
29	6·03215	6·10161	6·16847	6·23265	6·29406	29
30	6·07349	6·14335	6·21044	6·27465	6·33593	30
31	6·11261	6·18280	6·25004	6·31423	6·37530	31
32	6·14966	6·22013	6·28746	6·35157	6·41237	32
33	6·18481	6·25550	6·32287	6·38682	6·44730	33
34	6·21818	6·28904	6·35639	6·42015	6·48026	34
35	6·24991	6·32089	6·38817	6·45168	6·51138	35
36	6·28011	6·35116	6·41834	6·48155	6·54078	36
37	6·30888	6·37996	6·44697	6·50986	6·56859	37
38	6·33631	6·40738	6·47420	6·53671	6·59492	38
39	6·36249	6·43351	6·50010	6·56221	6·61985	39
40	6·38750	6·45844	6·52476	6·58643	6·64348	40
45	6·49732	6·56739	6·63195	6·69105	6·74480	45
50	6·58661	6·65522	6·71747	6·77352	6·82361	50
55	6·66030	6·72702	6·78661	6·83933	6·88557	55
60	6·72188	6·78641	6·84308	6·89234	6·93472	60
65	6·77386	6·83599	6·88962	6·93538	6·97398	65
70	6·81814	6·87772	6·92825	6·97054	7·00550	70
75	6·85612	6·91307	6·96049	6·99941	7·03091	75
80	6·88892	6·94319	6·98755	7·02322	7·05149	80
90	6·94223	6·99114	7·02960	7·05926	7·08176	90
100	6·98311	7·02682	7·05982	7·08420	7·10187	100

COMPOUND INTEREST TABLES

Value of an Annuity Yielding Interest on Capital at 15 PER CENT., and Replacing Capital when Invested at						
Years	2 °/.	2½ °/.	3 °/.	3½ °/.	4 °/.	Years
1	·86957	·86957	·86957	·86957	·86957	1
2	1·55027	1·55321	1·55615	1·55909	1·56202	2
3	2·09751	2·10466	2·11180	2·11894	2·12608	3
4	2·54697	2·55874	2·57052	2·58230	2·59410	4
5	2·92262	2·93904	2·95548	2·97193	2·98840	5
6	3·24122	3·26211	3·28302	3·30395	3·32489	6
7	3·51479	3·53988	3·56498	3·59009	3·61520	7
8	3·75221	3·78119	3·81016	3·83912	3·86806	8
9	3·96015	3·99270	4·02522	4·05768	4·09010	9
10	4·14376	4·17958	4·21531	4·25095	4·28649	10
11	4·30704	4·34582	4·38448	4·42298	4·46132	11
12	4·45316	4·49464	4·53593	4·57700	4·61782	12
13	4·58467	4·62860	4·67225	4·71561	4·75865	13
14	4·70363	4·74977	4·79556	4·84096	4·88594	14
15	4·81173	4·85988	4·90758	4·95479	5·00147	15
16	4·91038	4·96034	5·00974	5·05856	5·10673	16
17	5·00075	5·05235	5·10328	5·15349	5·20295	17
18	5·08383	5·13690	5·18918	5·24063	5·29119	18
19	5·16044	5·21484	5·26832	5·32084	5·37234	19
20	5·23131	5·28689	5·34143	5·39488	5·44716	20
21	5·29704	5·35368	5·40915	5·46339	5·51632	21
22	5·35816	5·41575	5·47203	5·52694	5·58039	22
23	5·41512	5·47356	5·53055	5·58601	5·63986	23
24	5·46833	5·52752	5·58511	5·64102	5·69519	24
25	5·51814	5·57799	5·63609	5·69236	5·74673	25
26	5·56485	5·62528	5·68381	5·74035	5·79483	26
27	5·60874	5·66968	5·72855	5·78528	5·83981	27
28	5·65005	5·71142	5·77057	5·82742	5·88190	28
29	5·68898	5·75072	5·81008	5·86698	5·92137	29
30	5·72574	5·78779	5·84729	5·90419	5·95841	30
31	5·76049	5·82279	5·88239	5·93922	5·99322	31
32	5·79339	5·85589	5·91553	5·97224	6·02595	32
33	5·82457	5·88722	5·94685	6·00339	6·05680	33
34	5·85416	5·91692	5·97650	6·03283	6·08583	34
35	5·88228	5·94511	6·00459	6·06067	6·11332	35
36	5·90902	5·97188	6·03123	6·08701	6·13923	36
37	5·93448	5·99733	6·05651	6·11197	6·16372	37
38	5·95875	6·02155	6·08053	6·13564	6·18690	38
39	5·98190	6·04463	6·10337	6·15810	6·20883	39
40	6·00400	6·06663	6·12511	6·17943	6·22962	40
45	6·10092	6·16266	6·21948	6·27142	6·31862	45
50	6·17958	6·23994	6·29463	6·34382	6·38773	50
55	6·24440	6·30301	6·35530	6·40151	6·44200	55
60	6·29850	6·35512	6·40480	6·44793	6·48501	60
65	6·34412	6·39858	6·44555	6·48558	6·51932	65
70	6·38294	6·43513	6·47934	6·51632	6·54686	70
75	6·41622	6·46606	6·50754	6·54154	6·56905	75
80	6·44493	6·49241	6·53118	6·56233	6·58700	80
90	6·49157	6·53432	6·56790	6·59379	6·61342	90
100	6·52730	6·56548	6·59428	6·61554	6·63095	100

For explanation see p. (18).

YIELD FROM PERPETUITY

The Percentage per Annum which each Number of Years' Purchase of a Perpetuity allows the Purchaser

Years	PER CENT. PER ANNUM			Years
1	£ 100	£ s. d.	100 0 0	1
2	50	50 0 0		2
3	33·3	33 6 8		3
4	25	25 0 0		4
5	20	20 0 0		5
6	16·6	16 13 4		6
7	14·2857	14 5 8½		7
8	12·5	12 10 0		8
9	11·1	11 2 2¾		9
10	10	10 0 0		10
11	9·09	9 1 9¾		11
12	8·3	8 6 8		12
13	7·69230	7 13 10¼		13
14	7·14285	7 2 10¼		14
15	6·6	6 13 4		15
16	6·25	6 5 0		16
17	5·88235	5 17 7¾		17
18	5·5	5 11 1¼		18
19	5·26316	5 5 3¼		19
20	5	5 0 0		20
21	4·7619	4 15 2¾		21
22	4·5	4 10 11		22
23	4·3478	4 6 11½		23
24	4·16	4 3 4		24
25	4	4 0 0		25
26	3·84615	3 16 11		26
27	3·70	3 14 1		27
28	3·5714	3 11 5¼		28
29	3·4483	3 8 11½		29
30	3·3	3 6 8		30
31	3·2258	3 4 6¼		31
32	3·125	3 2 6		32
33	3·03	3 0 7¼		33
34	2·9412	2 18 10		34
35	2·85714	2 17 1¾		35
36	2·7	2 15 6½		36
37	2·70	2 14 0¾		37
38	2·6316	2 12 7½		38
39	2·56410	2 11 3½		39
40	2·5	2 10 0		40
41	2·4390	2 8 9¼		41
42	2·38095	2 7 7½		42
43	2·32558	2 6 6¼		43
44	2·27	2 5 5½		44
45	2·2	2 4 5¼		45
46	2·17391	2 3 5¾		46
47	2·12766	2 2 6¾		47
48	2·083	2 1 8		48
49	2·0408	2 0 9¾		49
50	2·0	2 0 0		50

For explanation see p. (19).

COMPOUND INTEREST TABLES

THE PRESENT VALUE OF A PERPETUITY OF £1 PER ANNUM									
At per Cent.				£	At per Cent.				£
$\frac{1}{2}$ or	£	s.	d.	800'00000	$\frac{5}{2}$ or	£	s.	d.	19'51220
$\frac{1}{4}$ „	0	2	6	400'00000	$\frac{5}{4}$ „	5	2	6	19'04762
$\frac{1}{8}$ „	0	5	0	266'66667	$\frac{5}{8}$ „	5	5	0	18'60465
$\frac{1}{16}$ „	0	7	6	200'00000	$\frac{5}{16}$ „	5	7	6	18'18182
$\frac{1}{32}$ „	0	10	0		$\frac{5}{32}$ „	5	10	0	
$\frac{1}{64}$ „	0	12	6	160'00000	$\frac{5}{64}$ „	5	12	6	17'77778
$\frac{1}{128}$ „	0	15	0	133'33333	$\frac{5}{128}$ „	5	15	0	17'39130
$\frac{1}{256}$ „	0	17	6	114'28571	$\frac{5}{256}$ „	5	17	6	17'02128
$\frac{1}{512}$ „	1	0	0	100'00000	$\frac{5}{512}$ „	6	0	0	16'66667
$\frac{1}{1024}$ „	1	2	6	88'88889	$\frac{5}{1024}$ „	6	2	6	16'32653
$\frac{1}{2048}$ „	1	5	0	80'00000	$\frac{5}{2048}$ „	6	5	0	16'00000
$\frac{1}{4096}$ „	1	7	6	72'72727	$\frac{5}{4096}$ „	6	7	6	15'68627
$\frac{1}{8192}$ „	1	10	0	66'66667	$\frac{5}{8192}$ „	6	10	0	15'38462
$\frac{1}{16384}$ „	1	12	6	61'53846	$\frac{5}{16384}$ „	6	12	6	15'09434
$\frac{1}{32768}$ „	1	15	0	57'14286	$\frac{5}{32768}$ „	6	15	0	14'81481
$\frac{1}{65536}$ „	1	17	6	53'33333	$\frac{5}{65536}$ „	6	17	6	14'54545
$\frac{1}{131072}$ „	2	0	0	50'00000	$\frac{5}{131072}$ „	7	0	0	14'28571
$\frac{1}{262144}$ „	2	2	6	47'05882	$\frac{5}{262144}$ „	7	2	6	14'03509
$\frac{1}{524288}$ „	2	5	0	44'44444	$\frac{5}{524288}$ „	7	5	0	13'79310
$\frac{1}{1048576}$ „	2	7	6	42'10526	$\frac{5}{1048576}$ „	7	7	6	13'55932
$\frac{1}{2097152}$ „	2	10	0	40'00000	$\frac{5}{2097152}$ „	7	10	0	13'33333
$\frac{1}{4194304}$ „	2	12	6	38'09524	$\frac{5}{4194304}$ „	7	12	6	13'11475
$\frac{1}{8388608}$ „	2	15	0	36'36364	$\frac{5}{8388608}$ „	7	15	0	12'90323
$\frac{1}{16777216}$ „	2	17	6	34'78261	$\frac{5}{16777216}$ „	7	17	6	12'69841
$\frac{1}{33554432}$ „	3	0	0	33'33333	$\frac{5}{33554432}$ „	8	0	0	12'50000
$\frac{1}{67108864}$ „	3	2	6	32'00000	$\frac{5}{67108864}$ „	8	2	6	12'30769
$\frac{1}{134217728}$ „	3	5	0	30'76923	$\frac{5}{134217728}$ „	8	5	0	12'12121
$\frac{1}{268435456}$ „	3	7	6	29'62963	$\frac{5}{268435456}$ „	8	7	6	11'94030
$\frac{1}{536870912}$ „	3	10	0	28'57143	$\frac{5}{536870912}$ „	8	10	0	11'76471
$\frac{1}{1073741824}$ „	3	12	6	27'58621	$\frac{5}{1073741824}$ „	8	12	6	11'59420
$\frac{1}{2147483648}$ „	3	15	0	26'66667	$\frac{5}{2147483648}$ „	8	15	0	11'42857
$\frac{1}{4294967296}$ „	3	17	6	25'80645	$\frac{5}{4294967296}$ „	8	17	6	11'26761
$\frac{1}{8589934592}$ „	4	0	0	25'00000	$\frac{5}{8589934592}$ „	9	0	0	11'11111
$\frac{1}{17179869184}$ „	4	2	6	24'24242	$\frac{5}{17179869184}$ „	9	2	6	10'95890
$\frac{1}{34359738368}$ „	4	5	0	23'52941	$\frac{5}{34359738368}$ „	9	5	0	10'81081
$\frac{1}{68719476736}$ „	4	7	6	22'85714	$\frac{5}{68719476736}$ „	9	7	6	10'66667
$\frac{1}{137438953472}$ „	4	10	0	22'22222	$\frac{5}{137438953472}$ „	9	10	0	10'52632
$\frac{1}{274877906944}$ „	4	12	6	21'62162	$\frac{5}{274877906944}$ „	9	12	6	10'38961
$\frac{1}{549755813888}$ „	4	15	0	21'05263	$\frac{5}{549755813888}$ „	9	15	0	10'25641
$\frac{1}{1099511627776}$ „	4	17	6	20'51282	$\frac{5}{1099511627776}$ „	9	17	6	10'12658
$\frac{1}{2199023255552}$ „	5	0	0	20'00000	$\frac{5}{2199023255552}$ „	10	0	0	10'00000

For explanation see p. (19). See also p. (416).

NOMINAL AND EFFECTIVE RATES OF INTEREST

NOMINAL AND EFFECTIVE RATES OF INTEREST				
Nominal Rate Per Cent. (Annual)	Effective Annual Rate when Interest is Convertible			Nominal Rate Per Cent. (Annual)
	Half-Yearly	Quarterly	Monthly	
1.00	1.0025	1.0038	1.0046	1.00
1.25	1.2539	1.2559	1.2572	1.25
1.50	1.5056	1.5085	1.5104	1.50
1.75	1.7577	1.7615	1.7641	1.75
2.00	2.0100	2.0151	2.0184	2.00
2.25	2.2627	2.2691	2.2733	2.25
2.50	2.5156	2.5235	2.5288	2.50
2.75	2.7689	2.7785	2.7849	2.75
3.00	3.0225	3.0339	3.0416	3.00
3.25	3.2764	3.2898	3.2989	3.25
3.50	3.5306	3.5462	3.5567	3.50
3.75	3.7852	3.8031	3.8151	3.75
4.00	4.0400	4.0604	4.0742	4.00
4.25	4.2952	4.3182	4.3338	4.25
4.50	4.5506	4.5765	4.5940	4.50
4.75	4.8064	4.8353	4.8548	4.75
5.00	5.0625	5.0945	5.1162	5.00
5.25	5.3189	5.3543	5.3782	5.25
5.50	5.5756	5.6145	5.6408	5.50
5.75	5.8327	5.8752	5.9040	5.75
6.00	6.0900	6.1364	6.1678	6.00
6.25	6.3477	6.3980	6.4322	6.25
6.50	6.6056	6.6602	6.6972	6.50
6.75	6.8639	6.9228	6.9628	6.75
7.00	7.1225	7.1859	7.2290	7.00
7.25	7.3814	7.4495	7.4958	7.25
7.50	7.6406	7.7136	7.7633	7.50
7.75	7.9002	7.9782	8.0313	7.75
8.00	8.1600	8.2432	8.3000	8.00
8.25	8.4202	8.5088	8.5692	8.25
8.50	8.6806	8.7748	8.8391	8.50
8.75	8.9414	9.0413	9.1096	8.75
9.00	9.2025	9.3083	9.3807	9.00
9.25	9.4639	9.5758	9.6524	9.25
9.50	9.7256	9.8438	9.9248	9.50
9.75	9.9877	10.1123	10.1977	9.75
10	10.2500	10.3813	10.4713	10
11	11.3025	11.4621	11.5719	11
12	12.3600	12.5509	12.6825	12
13	13.4225	13.6476	13.8032	13
14	14.4900	14.7523	14.9342	14
15	15.5625	15.8650	16.0755	15
20	21.0000	21.5506	21.9391	20
30	32.2500	33.5469	34.4889	30
40	44.0000	46.4100	48.2126	40
60	69.0000	74.9006	79.5856	60
80	96.0000	107.3600	116.9425	80
100	125.0000	144.1406	161.3035	100

For explanation see pp. (19, 20).

COMPOUND INTEREST TABLES

NOMINAL AND EFFECTIVE RATES OF INTEREST				
Effective Rate per Cent. (Annual)	Nominal Annual Rate when Interest is Convertible			Effective Rate per Cent. (Annual)
	Half-yearly	Quarterly	Monthly	
1.00	.9975	.9963	.9954	1.00
1.25	1.2461	1.2442	1.2429	1.25
1.50	1.4944	1.4916	1.4898	1.50
1.75	1.7424	1.7386	1.7361	1.75
2.00	1.9901	1.9852	1.9819	2.00
2.25	2.2375	2.2313	2.2271	2.25
2.50	2.4846	2.4769	2.4718	2.50
2.75	2.7313	2.7221	2.7159	2.75
3.00	2.9778	2.9668	2.9595	3.00
3.25	3.2240	3.2111	3.2026	3.25
3.50	3.4699	3.4550	3.4451	3.50
3.75	3.7155	3.6984	3.6871	3.75
4.00	3.9608	3.9414	3.9285	4.00
4.25	4.2058	4.1839	4.1694	4.25
4.50	4.4505	4.4260	4.4098	4.50
4.75	4.6949	4.6677	4.6496	4.75
5.00	4.9390	4.9089	4.8889	5.00
5.25	5.1828	5.1497	5.1278	5.25
5.50	5.4264	5.3901	5.3660	5.50
5.75	5.6696	5.6300	5.6038	5.75
6.00	5.9126	5.8695	5.8411	6.00
6.25	6.1553	6.1086	6.0778	6.25
6.50	6.3977	6.3473	6.3140	6.50
6.75	6.6398	6.5856	6.5498	6.75
7.00	6.8816	6.8234	6.7850	7.00
7.25	7.1232	7.0608	7.0197	7.25
7.50	7.3644	7.2978	7.2539	7.50
7.75	7.6054	7.5344	7.4876	7.75
8.00	7.8461	7.7706	7.7208	8.00
8.25	8.0865	8.0064	7.9536	8.25
8.50	8.3267	8.2418	8.1858	8.50
8.75	8.5665	8.4767	8.4175	8.75
9.00	8.8061	8.7113	8.6488	9.00
9.25	9.0455	8.9454	8.8796	9.25
9.50	9.2845	9.1792	9.1098	9.50
9.75	9.5233	9.4125	9.3396	9.75
10	9.7618	9.6455	9.5690	10
11	10.7131	10.5733	10.4815	11
12	11.6601	11.4949	11.3866	12
13	12.6029	12.4104	12.2842	13
14	13.5416	13.3198	13.1746	14
15	14.4761	14.2232	14.0579	15
20	19.0890	18.6541	18.3714	20
30	28.0351	27.1160	26.5253	30
40	36.6432	35.1029	34.1234	40
60	52.9822	49.8731	47.9329	60
80	68.3282	63.3169	60.2420	80
100	82.8427	75.6828	71.3557	100

For explanation see pp. (19, 20).

COMPOUND INTEREST TABLES

Constant Factors for Converting Values and Amounts of Yearly Annuities into those of Annuities for One Year Payable HALF-YEARLY, QUARTERLY, AND MONTHLY

Yearly Rates	Half-yearly Factors	Quarterly Factors	Monthly Factors	Yearly Rates
·01	1'00249	1'00377	1'00460	·01
·0125	1'00312	1'00469	1'00572	·0125
·015	1'00374	1'00563	1'00685	·015
·0175	1'00436	1'00656	1'00799	·0175
·02	1'00497	1'00747	1'00914	·02
·0225	1'00559	1'00841	1'01027	·0225
·025	1'00621	1'00933	1'01142	·025
·0275	1'00683	1'01025	1'01254	·0275
·03	1'00744	1'01118	1'01368	·03
·0325	1'00806	1'01211	1'01482	·0325
·035	1'00867	1'01303	1'01594	·035
·0375	1'00929	1'01395	1'01707	·0375
·04	1'00990	1'01488	1'01820	·04
·045	1'01113	1'01672	1'02046	·045
·05	1'01235	1'01856	1'02271	·05
·06	1'01478	1'02223	1'02721	·06
·07	1'01720	1'02588	1'03169	·07
·08	1'01961	1'02952	1'03616	·08
·09	1'02201	1'03314	1'04061	·09
·10	1'02440	1'03676	1'04504	·10

Value of Annuity for Twenty-five Years at 4 PER CENT.

Annuity Payable	Interest Convertible			
	Yearly	Half-yearly	Quarterly	Monthly
Yearly	15'62208	15'55624	15'52282	15'50035
Half-yearly . .	15'77677	15'71180	15'67883	15'65665
Quarterly . . .	15'85449	15'78998	15'75722	15'73520
Monthly	15'90645	15'84223	15'80963	15'78771

The Present Value of 1 due a Year hence (v), and the Discount on 1 for One Year (d) corresponding to Various Rates of Interest (i)

i	$v = \frac{1}{1+i}$	$d = 1 - v$	i	$v = \frac{1}{1+i}$	$d = 1 - v$
·01	·990099010	·009900990	·03	·970873786	·029126214
·0125	·987654321	·012345679	·035	·966183575	·033816425
·015	·985221675	·014778325	·04	·961538462	·038461538
·0175	·982800983	·017199017	·045	·956937799	·043062201
·02	·980392157	·019607843	·05	·952380952	·047619048
·0225	·977995110	·022004890	·06	·943395226	·056603774
·025	·975609756	·024390244	·08	·925925926	·074074074
·0275	·973236010	·026763990	·10	·909090909	·090909091

For explanation see pp. (20, 21).

MONEY LENDERS' TABLES

Per Cent.	Years	ONE POUND		ONE POUND PER ANNUM		Years
		Amount	Present Value	Amount	Present Value	
20	1	1·20000	·83333	1·00000	·83333	1
	2	1·44000	·69444	2·20000	1·52778	2
	3	1·72800	·57870	3·64000	2·10648	3
	4	2·07360	·48225	5·36800	2·58873	4
	5	2·48832	·40188	7·44160	2·99061	5
25	1	1·25000	·80000	1·00000	·80000	1
	2	1·56250	·64000	2·25000	1·44000	2
	3	1·95313	·51200	3·81250	1·95200	3
	4	2·44141	·40960	5·76563	2·36160	4
	5	3·05176	·32768	8·20703	2·68928	5
30	1	1·30000	·76923	1·00000	·76923	1
	2	1·69000	·59172	2·30000	1·36095	2
	3	2·19700	·45517	3·99000	1·81611	3
	4	2·85610	·35013	6·18700	2·16624	4
	5	3·71293	·26933	9·04310	2·43557	5
35	1	1·35000	·74074	1·00000	·74074	1
	2	1·82250	·54870	2·35000	1·28944	2
	3	2·46038	·40644	4·17250	1·69588	3
	4	3·32151	·30107	6·63288	1·99695	4
	5	4·48403	·22301	9·95438	2·21996	5
40	1	1·40000	·71429	1·00000	·71429	1
	2	1·96000	·51020	2·40000	1·22449	2
	3	2·74400	·36443	4·36000	1·58892	3
	4	3·84160	·26031	7·10400	1·84923	4
	5	5·37824	·18593	10·94560	2·03516	5
45	1	1·45000	·68966	1·00000	·68966	1
	2	2·10250	·47562	2·45000	1·16528	2
	3	3·04863	·32802	4·55250	1·49330	3
	4	4·42051	·22622	7·60113	1·71951	4
	5	6·40973	·15601	12·02163	1·87553	5
50	1	1·50000	·66667	1·00000	·66667	1
	2	2·25000	·44444	2·50000	1·11111	2
	3	3·37500	·29630	4·75000	1·40741	3
	4	5·06250	·19753	8·12500	1·60494	4
	5	7·59375	·13169	13·18750	1·73663	5
55	1	1·55000	·64516	1·00000	·64516	1
	2	2·40250	·41623	2·55000	1·06139	2
	3	3·72388	·26854	4·95250	1·32993	3
	4	5·77201	·17325	8·67638	1·50318	4
	5	8·94661	·11177	14·44838	1·61496	5
60	1	1·60000	·62500	1·00000	·62500	1
	2	2·56000	·39063	2·60000	1·01563	2
	3	4·09600	·24414	5·16000	1·25977	3
	4	6·55360	·15259	9·25600	1·41235	4
	5	10·48576	·09537	15·80960	1·50772	5
65	1	1·65000	·60606	1·00000	·60606	1
	2	2·72250	·36731	2·65000	·97337	2
	3	4·49213	·22261	5·37250	1·19598	3
	4	7·41201	·13492	9·86463	1·33090	4
	5	12·22981	·08177	17·27663	1·41267	5

For explanation see pp. (25-28).

MONEY LENDERS' TABLES

Per Cent.	Years	PAYMENT TO DISCHARGE DEBT OF £100 AND INTEREST ON IT					Years
		Annual	Half-Yearly	Quarterly	Monthly	Weekly	
20	1	120.000	57.143	27.907	9.160	2.102	1
	2	65.455	31.169	15.222	4.997	1.146	2
	3	47.473	22.606	11.040	3.624	.831	3
	4	38.629	18.395	8.983	2.949	.677	4
	5	33.438	15.923	7.776	2.553	.586	5
25	1	125.000	58.824	28.571	9.346	2.141	1
	2	69.444	32.680	15.873	5.192	1.190	2
	3	51.230	24.108	11.710	3.830	.878	3
	4	42.344	19.927	9.679	3.166	.725	4
	5	37.185	17.499	8.499	2.780	.637	5
30	1	130.000	60.465	29.213	9.524	2.179	1
	2	73.478	34.176	16.512	5.383	1.232	2
	3	55.063	25.611	12.374	4.034	.923	3
	4	46.163	21.471	10.374	3.382	.774	4
	5	41.058	19.097	9.227	3.008	.688	5
35	1	135.000	62.069	29.834	9.695	2.216	1
	2	77.553	35.657	17.139	5.569	1.273	2
	3	58.966	27.111	13.031	4.235	.968	3
	4	50.076	23.024	11.067	3.596	.822	4
	5	45.046	20.711	9.955	3.235	.739	5
40	1	140.000	63.636	30.435	9.859	2.251	1
	2	81.667	37.121	17.754	5.751	1.313	2
	3	62.936	28.607	13.682	4.432	1.012	3
	4	54.077	24.580	11.756	3.808	.869	4
	5	49.136	22.335	10.682	3.460	.790	5
45	1	145.000	65.169	31.016	10.017	2.284	1
	2	85.816	38.569	18.356	5.929	1.352	2
	3	66.966	30.097	14.324	4.626	1.055	3
	4	58.156	26.138	12.440	4.018	.916	4
	5	53.318	23.963	11.405	3.683	.840	5
50	1	150.000	66.667	31.579	10.169	2.317	1
	2	90.000	40.000	18.947	6.102	1.390	2
	3	71.053	31.579	14.958	4.817	1.097	3
	4	62.308	27.692	13.117	4.224	.962	4
	5	57.583	25.592	12.123	3.904	.889	5
55	1	155.000	68.132	32.124	10.316	2.348	1
	2	94.216	41.413	19.527	6.271	1.427	2
	3	75.192	33.051	15.584	5.004	1.139	3
	4	66.526	29.242	13.788	4.428	1.008	4
	5	61.921	27.218	12.833	4.121	.938	5
60	1	160.000	69.565	32.653	10.458	2.377	1
	2	98.462	42.809	20.094	6.435	1.463	2
	3	79.380	34.513	16.200	5.188	1.179	3
	4	70.804	30.784	14.450	4.628	1.052	4
	5	66.325	28.837	13.536	4.335	.986	5
65	1	165.000	70.968	33.166	10.594	2.406	1
	2	102.736	44.187	20.650	6.596	1.498	2
	3	83.613	35.963	16.807	5.368	1.219	3
	4	75.137	32.317	15.103	4.824	1.096	4
	5	70.788	30.447	14.229	4.545	1.032	5

MONEY LENDERS' TABLES

Per Cent.	Years	ONE POUND		ONE POUND PER ANNUM		Years
		Amount	Present Value	Amount	Present Value	
70	{ 1	1·70000	·58824	1·00000	·58824	1
	{ 2	2·89000	·34602	2·70000	·93426	2
	{ 3	4·91300	·20354	5·59000	1·13780	3
	{ 4	8·35210	·11973	10·50300	1·25753	4
	{ 5	14·19857	·07043	18·85510	1·32796	5
75	{ 1	1·75000	·57143	1·00000	·57143	1
	{ 2	3·06250	·32653	2·75000	·89796	2
	{ 3	5·35938	·18659	5·81250	1·08455	3
	{ 4	9·37891	·10662	11·17188	1·19117	4
	{ 5	16·41309	·06093	20·55078	1·25210	5
80	{ 1	1·80000	·55556	1·00000	·55556	1
	{ 2	3·24000	·30864	2·80000	·86420	2
	{ 3	5·83200	·17147	6·04000	1·03567	3
	{ 4	10·49760	·09526	11·87200	1·13093	4
	{ 5	18·89568	·05292	22·36960	1·18385	5
85	{ 1	1·85000	·54054	1·00000	·54054	1
	{ 2	3·42250	·29218	2·85000	·83272	2
	{ 3	6·33163	·15794	6·27250	·99066	3
	{ 4	11·71351	·08537	12·60413	1·07603	4
	{ 5	21·66999	·04615	24·31763	1·12218	5
90	{ 1	1·90000	·52632	1·00000	·52632	1
	{ 2	3·61000	·27701	2·90000	·80332	2
	{ 3	6·85900	·14579	6·51000	·94912	3
	{ 4	13·03210	·07673	13·36900	1·02585	4
	{ 5	24·76099	·04039	26·40110	1·06624	5
95	{ 1	1·95000	·51282	1·00000	·51282	1
	{ 2	3·80250	·26298	2·95000	·77581	2
	{ 3	7·41488	·13486	6·75250	·91067	3
	{ 4	14·45901	·06916	14·16738	·97983	4
	{ 5	28·19506	·03547	28·62638	1·01530	5
100	{ 1	2·00000	·50000	1·00000	·50000	1
	{ 2	4·00000	·25000	3·00000	·75000	2
	{ 3	8·00000	·12500	7·00000	·87500	3
	{ 4	16·00000	·06250	15·00000	·93750	4
	{ 5	32·00000	·03125	31·00000	·96875	5
110	{ 1	2·10000	·47619	1·00000	·47619	1
	{ 2	4·41000	·22676	3·10000	·70295	2
	{ 3	9·26100	·10798	7·51000	·81093	3
	{ 4	19·44810	·05142	16·77100	·86235	4
	{ 5	40·84101	·02449	36·21910	·88683	5
120	{ 1	2·20000	·45455	1·00000	·45455	1
	{ 2	4·84000	·20661	3·20000	·66116	2
	{ 3	10·64800	·09391	8·04000	·75507	3
	{ 4	23·42560	·04269	18·68800	·79776	4
	{ 5	51·53632	·01940	42·11360	·81716	5
130	{ 1	2·30000	·43478	1·00000	·43478	1
	{ 2	5·29000	·18904	3·30000	·62382	2
	{ 3	12·16700	·08219	8·59000	·70601	3
	{ 4	27·98410	·03573	20·75700	·74174	4
	{ 5	64·36343	·01554	48·74110	·75728	5

For explanation see pp. (25-28).

MONEY LENDERS' TABLES

Per Cent.	Years	PAYMENT TO DISCHARGE DEBT OF £100 AND INTEREST ON IT					Years
		Annual	Half-Yearly	Quarterly	Monthly	Weekly	
70	{ 1	170·000	72·340	33·663	10·726	2·434	1
	{ 2	107·037	45·548	21·195	6·753	1·532	2
	{ 3	87·889	37·400	17·404	5·545	1·258	3
	{ 4	79·521	33·839	15·747	5·017	1·138	4
	{ 5	75·304	32·044	14·912	4·751	1·078	5
75	{ 1	175·000	73·684	34·146	10·853	2·460	1
	{ 2	111·364	46·890	21·729	6·906	1·566	2
	{ 3	92·204	38·823	17·991	5·718	1·296	3
	{ 4	83·951	35·348	16·381	5·206	1·180	4
	{ 5	79·866	33·628	15·584	4·953	1·123	5
80	{ 1	180·000	75·000	34·615	10·976	2·486	1
	{ 2	115·714	48·214	22·253	7·056	1·598	2
	{ 3	96·556	40·232	18·569	5·888	1·334	3
	{ 4	88·423	36·843	17·004	5·392	1·221	4
	{ 5	84·470	35·196	16·244	5·151	1·167	5
85	{ 1	185·000	76·289	35·071	11·094	2·511	1
	{ 2	120·088	49·521	22·765	7·202	1·630	2
	{ 3	100·943	41·626	19·136	6·054	1·370	3
	{ 4	92·934	38·323	17·618	5·573	1·261	4
	{ 5	89·112	36·747	16·893	5·344	1·210	5
90	{ 1	190·000	77·551	35·514	11·209	2·535	1
	{ 2	124·483	50·809	23·268	7·344	1·661	2
	{ 3	105·361	43·004	19·694	6·216	1·406	3
	{ 4	97·480	39·788	18·221	5·751	1·301	4
	{ 5	93·788	38·281	17·530	5·533	1·251	5
95	{ 1	195·000	78·788	35·945	11·321	2·558	1
	{ 2	128·898	52·080	23·760	7·483	1·691	2
	{ 3	109·809	44·367	20·241	6·375	1·441	3
	{ 4	102·058	41·236	18·813	5·925	1·339	4
	{ 5	98·493	39·795	18·155	5·718	1·292	5
100	{ 1	200·000	80·000	36·364	11·429	2·581	1
	{ 2	133·333	53·333	24·242	7·619	1·720	2
	{ 3	114·286	45·714	20·779	6·531	1·475	3
	{ 4	106·667	42·667	19·394	6·095	1·376	4
	{ 5	103·226	41·290	18·768	5·899	1·332	5
110	{ 1	210·000	82·353	37·168	11·634	2·623	1
	{ 2	142·258	55·787	25·178	7·881	1·777	2
	{ 3	123·316	48·359	21·826	6·832	1·540	3
	{ 4	115·963	45·476	20·524	6·425	1·449	4
	{ 5	112·761	44·220	19·958	6·247	1·409	5
120	{ 1	220·000	84·615	37·931	11·828	2·663	1
	{ 2	151·250	58·173	26·078	8·132	1·831	2
	{ 3	132·438	50·938	22·834	7·120	1·603	3
	{ 4	125·351	48·212	21·612	6·739	1·518	4
	{ 5	122·375	47·067	21·099	6·579	1·482	5
130	{ 1	230·000	86·792	38·655	12·010	2·701	1
	{ 2	160·303	60·492	26·942	8·371	1·883	2
	{ 3	141·641	53·450	23·805	7·396	1·663	3
	{ 4	134·818	50·875	22·658	7·040	1·583	4
	{ 5	132·052	49·831	22·194	6·896	1·551	5

MONEY LENDERS' TABLES

Per Cent.	Years	ONE POUND		ONE POUND PER ANNUM		Years
		Amount	Present Value	Amount	Present Value	
140	1	2.40000	.41667	1.00000	.41667	1
	2	5.76000	.17361	3.40000	.59028	2
	3	13.82400	.07234	9.16000	.66262	3
	4	33.17760	.03014	22.98400	.69276	4
	5	79.62624	.01256	56.16160	.70532	5
150	1	2.50000	.40000	1.00000	.40000	1
	2	6.25000	.16000	3.50000	.56000	2
	3	15.62500	.06400	9.75000	.62400	3
	4	39.06250	.02560	25.37500	.64960	4
	5	97.65625	.01024	64.43750	.65984	5
160	1	2.60000	.38462	1.00000	.38462	1
	2	6.76000	.14793	3.60000	.53254	2
	3	17.57600	.05690	10.36000	.58944	3
	4	45.69760	.02188	27.93600	.61132	4
	5	118.81376	.00842	73.63360	.61974	5
170	1	2.70000	.37037	1.00000	.37037	1
	2	7.29000	.13717	3.70000	.50754	2
	3	19.68300	.05081	10.99000	.55835	3
	4	53.14410	.01882	30.67300	.57717	4
	5	143.48907	.00697	83.81710	.58414	5
180	1	2.80000	.35714	1.00000	.35714	1
	2	7.84000	.12755	3.80000	.48469	2
	3	21.95200	.04555	11.64000	.53025	3
	4	61.46560	.01627	33.59200	.54652	4
	5	172.10368	.00581	95.05760	.55233	5
190	1	2.90000	.34483	1.00000	.34483	1
	2	8.41000	.11891	3.90000	.46373	2
	3	24.38900	.04100	12.31000	.50474	3
	4	70.72810	.01414	36.69900	.51887	4
	5	205.11149	.00488	107.42710	.52375	5
200	1	3.00000	.33333	1.00000	.33333	1
	2	9.00000	.11111	4.00000	.44444	2
	3	27.00000	.03704	13.00000	.48148	3
	4	81.00000	.01235	40.00000	.49383	4
	5	243.00000	.00412	121.00000	.49794	5
225	1	3.25000	.30769	1.00000	.30769	1
	2	10.56250	.09467	4.25000	.40237	2
	3	34.32813	.02913	14.81250	.43150	3
	4	111.56641	.00896	49.14063	.44046	4
	5	362.59083	.00276	160.70703	.44322	5
250	1	3.50000	.28571	1.00000	.28571	1
	2	12.25000	.08163	4.50000	.36735	2
	3	42.87500	.02332	16.75000	.39067	3
	4	150.06250	.00666	59.62500	.39733	4
	5	525.21875	.00190	209.68750	.39924	5
300	1	4.00000	.25000	1.00000	.25000	1
	2	16.00000	.06250	5.00000	.31250	2
	3	64.00000	.01563	21.00000	.32813	3
	4	256.00000	.00391	85.00000	.33203	4
	5	1024.00000	.00098	341.00000	.33301	5

For explanation see pp. (25-28).

MONEY LENDERS' TABLES

Per Cent.	Years	PAYMENT TO DISCHARGE DEBT OF £100 AND INTEREST ON IT					Years
		Annual	Half-Yearly	Quarterly	Monthly	Weekly	
140	1	240·000	88·889	39·344	12·183	2·737	1
	2	169·412	62·745	27·772	8·600	1·932	2
	3	150·917	55·895	24·740	7·661	1·721	3
	4	144·351	53·463	23·664	7·327	1·646	4
	5	141·781	52·511	23·243	7·197	1·617	5
150	1	250·000	90·909	40·000	12·346	2·770	1
	2	178·571	64·935	28·571	8·818	1·979	2
	3	160·256	58·275	25·641	7·914	1·776	3
	4	153·941	55·979	24·631	7·602	1·706	4
	5	151·552	55·110	24·248	7·484	1·679	5
160	1	260·000	92·857	40·625	12·500	2·802	1
	2	187·778	67·063	29·340	9·028	2·023	2
	3	169·653	60·590	26·508	8·156	1·828	3
	4	163·580	58·421	25·559	7·864	1·763	4
	5	161·358	57·628	25·212	7·758	1·739	5
170	1	270·000	94·737	41·221	12·646	2·832	1
	2	197·027	69·132	30·080	9·228	2·066	2
	3	179·099	62·842	27·343	8·389	1·878	3
	4	173·260	60·793	26·452	8·115	1·817	4
	5	171·193	60·068	26·136	8·018	1·795	5
180	1	280·000	96·552	41·791	12·785	2·860	1
	2	206·316	71·143	30·793	9·421	2·107	2
	3	188·591	65·031	28·148	8·611	1·926	3
	4	182·977	63·095	27·310	8·355	1·869	4
	5	181·052	62·432	27·023	8·267	1·849	5
190	1	290·000	98·305	42·336	12·918	2·887	1
	2	215·641	73·099	31·480	9·605	2·147	2
	3	198·123	67·161	28·923	8·825	1·972	3
	4	192·725	65·330	28·135	8·585	1·919	4
	5	190·931	64·722	27·873	8·505	1·901	5
200	1	300·000	100·000	42·857	13·043	2·913	1
	2	225·000	75·000	32·143	9·783	2·184	2
	3	207·692	69·231	29·670	9·030	2·016	3
	4	202·500	67·500	28·929	8·804	1·966	4
	5	200·826	66·942	28·689	8·732	1·950	5
225	1	325·000	104·000	44·068	13·333	2·971	1
	2	248·529	79·529	33·699	10·196	2·272	2
	3	231·751	74·160	31·424	9·508	2·119	3
	4	227·035	72·651	30·784	9·314	2·076	4
	5	225·622	72·199	30·593	9·256	2·063	5
250	1	350·000	107·692	45·161	13·592	3·024	1
	2	272·222	83·761	35·125	10·572	2·352	2
	3	255·970	78·760	33·028	9·941	2·211	3
	4	251·677	77·439	32·474	9·774	2·174	4
	5	250·477	77·070	32·320	9·727	2·164	5
300	1	400·000	114·286	47·059	14·035	3·113	1
	2	320·000	91·429	37·647	11·228	2·490	2
	3	304·762	87·075	35·854	10·693	2·372	3
	4	301·176	86·050	35·433	10·568	2·344	4
	5	300·293	85·798	35·329	10·537	2·337	5

MONEY LENDERS' TABLES

Rate per Cent.	SIMPLE INTEREST ON £100 FOR			Rate per Cent.
	1 Day	1 Week	1 Month	
1	·002740	·019231	·083333	1
2	·005479	·038462	·166667	2
3	·008219	·057692	·250000	3
4	·010959	·076923	·333333	4
5	·013699	·096154	·416667	5
10	·027397	·192308	·833333	10
15	·041096	·288462	1·250000	15
20	·054795	·384615	1·666667	20
25	·068493	·480769	2·083333	25
30	·082192	·576923	2·500000	30
35	·095890	·673077	2·916667	35
40	·109589	·769231	3·333333	40
45	·123288	·865385	3·750000	45
50	·136986	·961538	4·166667	50
55	·150685	1·057692	4·583333	55
60	·164384	1·153846	5·000000	60
65	·178082	1·250000	5·416667	65
70	·191781	1·346154	5·833333	70
75	·205479	1·442308	6·250000	75
80	·219178	1·538462	6·666667	80
85	·232877	1·634615	7·083333	85
90	·246575	1·730769	7·500000	90
95	·260274	1·826923	7·916667	95
100	·273973	1·923077	8·333333	100
110	·301370	2·115385	9·166667	110
120	·328767	2·307692	10·000000	120
130	·356164	2·500000	10·833333	130
140	·383562	2·692308	11·666667	140
150	·410959	2·884615	12·500000	150
160	·438356	3·076923	13·333333	160
170	·465753	3·269231	14·166667	170
180	·493151	3·461538	15·000000	180
190	·520548	3·653846	15·833333	190
200	·547945	3·846154	16·666667	200
210	·575342	4·038462	17·500000	210
220	·602740	4·230769	18·333333	220
230	·630137	4·423077	19·166667	230
240	·657534	4·615385	20·000000	240
250	·684932	4·807692	20·833333	250
260	·712329	5·000000	21·666667	260
270	·739726	5·192308	22·500000	270
280	·767123	5·384615	23·333333	280
290	·794521	5·576923	24·166667	290
300	·821918	5·769231	25·000000	300

For explanation see pp. (28, 29).

SIMPLE INTEREST TABLES

DAYS FROM DATE TO DATE

5 PER CENT. INTEREST TABLES

INTEREST ACCOUNT AND DISCOUNT

DECIMALS OF £1

For explanation see pp. (29-34).

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SIMPLE INTEREST TABLES

Month	DAYS FROM DATE TO DATE										Month
	1	2	3	4	5	6	7	8	9	10	
Jan.	1	2	3	4	5	6	7	8	9	10	...
Feb.	32	33	34	35	36	37	38	39	40	41	...
Mar.	60	61	62	63	64	65	66	67	68	69	...
Apl.	91	92	93	94	95	96	97	98	99	100	...
May	121	122	123	124	125	126	127	128	129	130	...
June	152	153	154	155	156	157	158	159	160	161	...
July	182	183	184	185	186	187	188	189	190	191	...
Aug.	213	214	215	216	217	218	219	220	221	222	...
Sept.	244	245	246	247	248	249	250	251	252	253	...
Oct.	274	275	276	277	278	279	280	281	282	283	...
Nov.	305	306	307	308	309	310	311	312	313	314	...
Dec.	335	336	337	338	339	340	341	342	343	344	...
	11	12	13	14	15	16	17	18	19	20	
Jan.	11	12	13	14	15	16	17	18	19	20	...
Feb.	42	43	44	45	46	47	48	49	50	51	...
Mar.	70	71	72	73	74	75	76	77	78	79	...
Apl.	101	102	103	104	105	106	107	108	109	110	...
May	131	132	133	134	135	136	137	138	139	140	...
June	162	163	164	165	166	167	168	169	170	171	...
July	192	193	194	195	196	197	198	199	200	201	...
Aug.	223	224	225	226	227	228	229	230	231	232	...
Sept.	254	255	256	257	258	259	260	261	262	263	...
Oct.	284	285	286	287	288	289	290	291	292	293	...
Nov.	315	316	317	318	319	320	321	322	323	324	...
Dec.	345	346	347	348	349	350	351	352	353	354	...
	21	22	23	24	25	26	27	28	29	30	31
Jan.	21	22	23	24	25	26	27	28	29	30	31
Feb.	52	53	54	55	56	57	58	59	...	...	...
Mar.	80	81	82	83	84	85	86	87	88	89	90
Apl.	111	112	113	114	115	116	117	118	119	120	...
May	141	142	143	144	145	146	147	148	149	150	151
June	172	173	174	175	176	177	178	179	180	181	...
July	202	203	204	205	206	207	208	209	210	211	212
Aug.	233	234	235	236	237	238	239	240	241	242	243
Sept.	264	265	266	267	268	269	270	271	272	273	...
Oct.	294	295	296	297	298	299	300	301	302	303	304
Nov.	325	326	327	328	329	330	331	332	333	334	...
Dec.	355	356	357	358	359	360	361	362	363	364	365

For explanation see p. (29).

DAYS FROM DATE TO DATE

		DAYS FROM DATE TO DATE											
Month		1	2	3	4	5	6	7	8	9	10		Month
Jan.	366	367	368	369	370	371	372	373	374	375	...	Jan.	
Feb.	397	398	399	400	401	402	403	404	405	406	...	Feb.	
Mar.	425	426	427	428	429	430	431	432	433	434	...	Mar.	
Apl.	456	457	458	459	460	461	462	463	464	465	...	Apl.	
May	486	487	488	489	490	491	492	493	494	495	...	May	
June	517	518	519	520	521	522	523	524	525	526	...	June	
July	547	548	549	550	551	552	553	554	555	556	...	July	
Aug.	578	579	580	581	582	583	584	585	586	587	...	Aug.	
Sept.	609	610	611	612	613	614	615	616	617	618	...	Sept.	
Oct.	639	640	641	642	643	644	645	646	647	648	...	Oct.	
Nov.	670	671	672	673	674	675	676	677	678	679	...	Nov.	
Dec.	700	701	702	703	704	705	706	707	708	709	...	Dec.	
	11	12	13	14	15	16	17	18	19	20			
Jan.	376	377	378	379	380	381	382	383	384	385	...	Jan.	
Feb.	407	408	409	410	411	412	413	414	415	416	...	Feb.	
Mar.	435	436	437	438	439	440	441	442	443	444	...	Mar.	
Apl.	466	467	468	469	470	471	472	473	474	475	...	Apl.	
May	496	497	498	499	500	501	502	503	504	505	...	May	
June	527	528	529	530	531	532	533	534	535	536	...	June	
July	557	558	559	560	561	562	563	564	565	566	...	July	
Aug.	588	589	590	591	592	593	594	595	596	597	...	Aug.	
Sept.	619	620	621	622	623	624	625	626	627	628	...	Sept.	
Oct.	649	650	651	652	653	654	655	656	657	658	...	Oct.	
Nov.	680	681	682	683	684	685	686	687	688	689	...	Nov.	
Dec.	710	711	712	713	714	715	716	717	718	719	...	Dec.	
	21	22	23	24	25	26	27	28	29	30	31		
Jan.	386	387	388	389	390	391	392	393	394	395	396	Jan.	
Feb.	417	418	419	420	421	422	423	424	...	...	...	Feb.
Mar.	445	446	447	448	449	450	451	452	453	454	455	Mar.	
Apl.	476	477	478	479	480	481	482	483	484	485	...	Apl.	
May	506	507	508	509	510	511	512	513	514	515	516	May	
June	537	538	539	540	541	542	543	544	545	546	...	June	
July	567	568	569	570	571	572	573	574	575	576	577	July	
Aug.	598	599	600	601	602	603	604	605	606	607	608	Aug.	
Sept.	629	630	631	632	633	634	635	636	637	638	...	Sept.	
Oct.	659	660	661	662	663	664	665	666	667	668	669	Oct.	
Nov.	690	691	692	693	694	695	696	697	698	699	...	Nov.	
Dec.	720	721	722	723	724	725	726	727	728	729	730	Dec.	

SIMPLE INTEREST

1, 74, 147, 220, 293 Days

Capital	1 74 147 220 293	2 75 148 221 294	3 76 149 222 295	4 77 150 223 296	5 78 151 224 297	Capital
£100	£0137	£0274	£0411	£0548	£0685	£100
200	0274	0548	0822	1096	1370	200
300	0411	0822	1233	1644	2055	300
400	0548	1096	1644	2192	2740	400
500	0685	1370	2055	2740	3425	500
600	0822	1644	2466	3288	4110	600
700	0959	1918	2877	3836	4795	700
800	1096	2192	3288	4384	5479	800
900	1233	2466	3699	4932	6164	900
1000	1370	2740	4110	5479	6849	1000
1100	1507	3014	4521	6027	7534	1100
1200	1644	3288	4932	6575	8219	1200
1300	1781	3562	5342	7123	8904	1300
1400	1918	3836	5753	7671	9589	1400
1500	2055	4110	6164	8219	10274	1500
1600	2192	4384	6575	8767	10959	1600
1700	2329	4658	6986	9315	11644	1700
1800	2466	4932	7397	9863	12329	1800
1900	2603	5205	7808	10411	13014	1900
2000	2740	5479	8219	10959	13699	2000
2100	2877	5753	8630	11507	14384	2100
2200	3014	6027	9041	12055	15068	2200
2300	3151	6301	9452	12603	15753	2300
2400	3288	6575	9863	13151	16438	2400
2500	3425	6849	10274	13699	17123	2500
2600	3562	7123	10685	14247	17808	2600
2700	3699	7397	11096	14795	18493	2700
2800	3836	7671	11507	15342	19178	2800
2900	3973	7945	11918	15890	19863	2900
3000	4110	8219	12329	16438	20548	3000
3100	4247	8493	12740	16986	21233	3100
3200	4384	8767	13151	17534	21918	3200
3300	4521	9041	13562	18082	22603	3300
3400	4658	9315	13973	18630	23288	3400
3500	4795	9589	14384	19178	23973	3500
3600	4932	9863	14795	19726	24658	3600
3700	5068	10137	15205	20274	25342	3700
3800	5205	10411	15616	20822	26027	3800
3900	5342	10685	16027	21370	26712	3900
4000	5479	10959	16438	21918	27397	4000
4100	5616	11233	16849	22466	28082	4100
4200	5753	11507	17260	23014	28767	4200
4300	5890	11781	17671	23562	29452	4300
4400	6027	12055	18082	24110	30137	4400
4500	6164	12329	18493	24658	30822	4500
4600	6301	12603	18904	25205	31507	4600
4700	6438	12877	19315	25753	32192	4700
4800	6575	13151	19726	26301	32877	4800
4900	6712	13425	20137	26849	33562	4900
5000	6849	13699	20548	27397	34247	5000

Add .01 capital for 74-78 days. Add .02 capital for 147-151 days.

For explanation see pp. (29-31).

FIVE PER CENT.

5, 78, 151, 224, 297 Days

Capital	1 74 147 220 293	2 75 148 221 294	3 76 149 222 295	4 77 150 223 296	5 78 151 224 297	Capital
£	£	£	£	£	£	£
5100	·6986	1·3973	2·0959	2·7945	3·4932	5100
5200	·7123	1·4247	2·1370	2·8493	3·5616	5200
5300	·7260	1·4521	2·1781	2·9041	3·6301	5300
5400	·7397	1·4795	2·2192	2·9589	3·6986	5400
5500	·7534	1·5068	2·2603	3·0137	3·7671	5500
5600	·7671	1·5342	2·3014	3·0685	3·8356	5600
5700	·7808	1·5616	2·3425	3·1233	3·9041	5700
5800	·7945	1·5890	2·3836	3·1781	3·9726	5800
5900	·8082	1·6164	2·4247	3·2329	4·0411	5900
6000	8219	1·6438	2·4658	3·2877	4·1096	6000
6100	·8356	1·6712	2·5068	3·3425	4·1781	6100
6200	·8493	1·6986	2·5479	3·3973	4·2466	6200
6300	·8630	1·7260	2·5890	3·4521	4·3151	6300
6400	·8767	1·7534	2·6301	3·5068	4·3836	6400
6500	·8904	1·7808	2·6712	3·5616	4·4521	6500
6600	·9041	1·8082	2·7123	3·6164	4·5205	6600
6700	·9178	1·8356	2·7534	3·6712	4·5890	6700
6800	·9315	1·8630	2·7945	3·7260	4·6575	6800
6900	·9452	1·8904	2·8356	3·7808	4·7260	6900
7000	·9589	1·9178	2·8767	3·8356	4·7945	7000
7100	·9726	1·9452	2·9178	3·8904	4·8630	7100
7200	·9863	1·9726	2·9589	3·9452	4·9315	7200
7300	1·0000	2·0000	3·0000	4·0000	5·0000	7300
7400	1·0137	2·0274	3·0411	4·0548	5·0685	7400
7500	1·0274	2·0548	3·0822	4·1096	5·1370	7500
7600	1·0411	2·0822	3·1233	4·1644	5·2055	7600
7700	1·0548	2·1096	3·1644	4·2192	5·2740	7700
7800	1·0685	2·1370	3·2055	4·2740	5·3425	7800
7900	1·0822	2·1644	3·2466	4·3288	5·4110	7900
8000	1·0959	2·1918	3·2877	4·3836	5·4795	8000
8100	1·1096	2·2192	3·3288	4·4384	5·5479	8100
8200	1·1233	2·2466	3·3699	4·4932	5·6164	8200
8300	1·1370	2·2740	3·4110	4·5479	5·6849	8300
8400	1·1507	2·3014	3·4521	4·6027	5·7534	8400
8500	1·1644	2·3288	3·4932	4·6575	5·8219	8500
8600	1·1781	2·3562	3·5342	4·7123	5·8904	8600
8700	1·1918	2·3836	3·5753	4·7671	5·9589	8700
8800	1·2055	2·4110	3·6164	4·8219	6·0274	8800
8900	1·2192	2·4384	3·6575	4·8767	6·0959	8900
9000	1·2329	2·4658	3·6986	4·9315	6·1644	9000
9100	1·2466	2·4932	3·7397	4·9863	6·2329	9100
9200	1·2603	2·5205	3·7808	5·0411	6·3014	9200
9300	1·2740	2·5479	3·8219	5·0959	6·3699	9300
9400	1·2877	2·5753	3·8630	5·1507	6·4384	9400
9500	1·3014	2·6027	3·9041	5·2055	6·5068	9500
9600	1·3151	2·6301	3·9452	5·2603	6·5753	9600
9700	1·3288	2·6575	3·9863	5·3151	6·6438	9700
9800	1·3425	2·6849	4·0274	5·3699	6·7123	9800
9900	1·3562	2·7123	4·0685	5·4247	6·7808	9900
10,000	1·3699	2·7397	4·1096	5·4795	6·8493	10,000

Add ·03 capital for 220-224 days. Add ·04 capital for 293-297 days.

SIMPLE INTEREST

6, 79, 152, 225, 298 Days

Capital	6 79 152 225 298	7 80 153 226 299	8 81 154 227 300	9 82 155 228 301	10 83 156 229 302	Capital
£	£	£	£	£	£	£
100	·0822	·0959	·1096	·1233	·1370	100
200	·1644	·1918	·2192	·2466	·2740	200
300	·2466	·2877	·3288	·3699	·4110	300
400	·3288	·3836	·4384	·4932	·5479	400
500	·4110	·4795	·5479	·6164	·6849	500
600	·4932	·5753	·6575	·7397	·8219	600
700	·5753	·6712	·7671	·8630	·9589	700
800	·6575	·7671	·8767	·9863	1·0959	800
900	·7397	·8630	·9863	1·1096	1·2329	900
1000	·8219	·9589	1·0959	1·2329	1·3699	1000
1100	·9041	1·0548	1·2055	1·3562	1·5068	1100
1200	·9863	1·1507	1·3151	1·4795	1·6438	1200
1300	1·0685	1·2466	1·4247	1·6027	1·7808	1300
1400	1·1507	1·3425	1·5342	1·7260	1·9178	1400
1500	1·2329	1·4384	1·6438	1·8493	2·0548	1500
1600	1·3151	1·5342	1·7534	1·9726	2·1918	1600
1700	1·3973	1·6301	1·8630	2·0959	2·3288	1700
1800	1·4795	1·7260	1·9726	2·2192	2·4658	1800
1900	1·5616	1·8219	2·0822	2·3425	2·6027	1900
2000	1·6438	1·9178	2·1918	2·4658	2·7397	2000
2100	1·7260	2·0137	2·3014	2·5890	2·8767	2100
2200	1·8082	2·1096	2·4110	2·7123	3·0137	2200
2300	1·8904	2·2055	2·5205	2·8356	3·1507	2300
2400	1·9726	2·3014	2·6301	2·9589	3·2877	2400
2500	2·0548	2·3973	2·7397	3·0822	3·4247	2500
2600	2·1370	2·4932	2·8493	3·2055	3·5616	2600
2700	2·2192	2·5890	2·9589	3·3288	3·6986	2700
2800	2·3014	2·6849	3·0685	3·4521	3·8356	2800
2900	2·3836	2·7808	3·1781	3·5753	3·9726	2900
3000	2·4658	2·8767	3·2877	3·6986	4·1096	3000
3100	2·5479	2·9726	3·3973	3·8219	4·2466	3100
3200	2·6301	3·0685	3·5068	3·9452	4·3836	3200
3300	2·7123	3·1644	3·6164	4·0685	4·5205	3300
3400	2·7945	3·2603	3·7260	4·1918	4·6575	3400
3500	2·8767	3·3562	3·8356	4·3151	4·7945	3500
3600	2·9589	3·4521	3·9452	4·4384	4·9315	3600
3700	3·0411	3·5479	4·0548	4·5616	5·0685	3700
3800	3·1233	3·6438	4·1644	4·6849	5·2055	3800
3900	3·2055	3·7397	4·2740	4·8082	5·3425	3900
4000	3·2877	3·8356	4·3836	4·9315	5·4795	4000
4100	3·3699	3·9315	4·4932	5·0548	5·6164	4100
4200	3·4521	4·0274	4·6027	5·1781	5·7534	4200
4300	3·5342	4·1233	4·7123	5·3014	5·8904	4300
4400	3·6164	4·2192	4·8219	5·4247	6·0274	4400
4500	3·6986	4·3151	4·9315	5·5479	6·1644	4500
4600	3·7808	4·4110	5·0411	5·6712	6·3014	4600
4700	3·8630	4·5068	5·1507	5·7945	6·4384	4700
4800	3·9452	4·6027	5·2603	5·9178	6·5753	4800
4900	4·0274	4·6986	5·3699	6·0411	6·7123	4900
5000	4·1096	4·7945	5·4795	6·1644	6·8493	5000

Add ·01 capital for 79-83 days. Add ·02 capital for 152-156 days.

For explanation see pp. (29-31).

FIVE PER CENT.

10, 83, 156, 229, 302 Days

Capital	6 79 152 225 298	7 80 153 226 299	8 81 154 227 300	9 82 155 228 301	10 83 156 229 302	Capital
£	£	£	£	£	£	£
5100	4·1918	4·8904	5·5890	6·2877	6·9863	5100
5200	4·2740	4·9863	5·6986	6·4110	7·1233	5200
5300	4·3562	5·0822	5·8082	6·5342	7·2603	5300
5400	4·4384	5·1781	5·9178	6·6575	7·3973	5400
5500	4·5205	5·2740	6·0274	6·7808	7·5342	5500
5600	4·6027	5·3699	6·1370	6·9041	7·6712	5600
5700	4·6849	5·4658	6·2466	7·0274	7·8082	5700
5800	4·7671	5·5616	6·3562	7·1507	7·9452	5800
5900	4·8493	5·6575	6·4658	7·2740	8·0822	5900
6000	4·9315	5·7534	6·5753	7·3973	8·2192	6000
6100	5·0137	5·8493	6·6849	7·5205	8·3562	6100
6200	5·0959	5·9452	6·7945	7·6438	8·4932	6200
6300	5·1781	6·0411	6·9041	7·7671	8·6301	6300
6400	5·2603	6·1370	7·0137	7·8904	8·7671	6400
6500	5·3425	6·2329	7·1233	8·0137	8·9041	6500
6600	5·4247	6·3288	7·2329	8·1370	9·0411	6600
6700	5·5068	6·4247	7·3425	8·2603	9·1781	6700
6800	5·5890	6·5205	7·4521	8·3836	9·3151	6800
6900	5·6712	6·6164	7·5616	8·5068	9·4521	6900
7000	5·7534	6·7123	7·6712	8·6301	9·5890	7000
7100	5·8356	6·8082	7·7808	8·7534	9·7260	7100
7200	5·9178	6·9041	7·8904	8·8767	9·8630	7200
7300	6·0000	7·0000	8·0000	9·0000	10·0000	7300
7400	6·0822	7·0959	8·1096	9·1233	10·1370	7400
7500	6·1644	7·1918	8·2192	9·2466	10·2740	7500
7600	6·2466	7·2877	8·3288	9·3699	10·4110	7600
7700	6·3288	7·3836	8·4384	9·4932	10·5479	7700
7800	6·4110	7·4795	8·5479	9·6164	10·6849	7800
7900	6·4932	7·5753	8·6575	9·7397	10·8219	7900
8000	6·5753	7·6712	8·7671	9·8630	10·9589	8000
8100	6·6575	7·7671	8·8767	9·9863	11·0959	8100
8200	6·7397	7·8630	8·9863	10·1096	11·2329	8200
8300	6·8219	7·9589	9·0959	10·2329	11·3699	8300
8400	6·9041	8·0548	9·2055	10·3562	11·5068	8400
8500	6·9863	8·1507	9·3151	10·4795	11·6438	8500
8600	7·0685	8·2466	9·4247	10·6027	11·7808	8600
8700	7·1507	8·3425	9·5342	10·7260	11·9178	8700
8800	7·2329	8·4384	9·6438	10·8493	12·0548	8800
8900	7·3151	8·5342	9·7534	10·9726	12·1918	8900
9000	7·3973	8·6301	9·8630	11·0959	12·3288	9000
9100	7·4795	8·7260	9·9726	11·2192	12·4658	9100
9200	7·5616	8·8219	10·0822	11·3425	12·6027	9200
9300	7·6438	8·9178	10·1918	11·4658	12·7397	9300
9400	7·7260	9·0137	10·3014	11·5890	12·8767	9400
9500	7·8082	9·1096	10·4110	11·7123	13·0137	9500
9600	7·8904	9·2055	10·5205	11·8356	13·1507	9600
9700	7·9726	9·3014	10·6301	11·9589	13·2877	9700
9800	8·0548	9·3973	10·7397	12·0822	13·4247	9800
9900	8·1370	9·4932	10·8493	12·2055	13·5616	9900
10,000	8·2192	9·5890	10·9589	12·3288	13·6986	10,000

Add ·03 capital for 225-229 days. Add ·04 capital for 298-302 days.

SIMPLE INTEREST

11, 84, 157, 230, 303 Days

Capital	11 84 157 230 303	12 85 158 231 304	13 86 159 232 305	14 87 160 233 306	15 88 161 234 307	Capital
£	£	£	£	£	£	£
100	·1507	·1644	·1781	·1918	·2055	100
200	·3014	·3288	·3562	·3836	·4110	200
300	·4521	·4932	·5342	·5753	·6164	300
400	·6027	·6575	·7123	·7671	·8219	400
500	·7534	·8219	·8904	·9589	1·0274	500
600	·9041	·9863	1·0685	1·1507	1·2329	600
700	1·0548	1·1507	1·2466	1·3425	1·4384	700
800	1·2055	1·3151	1·4247	1·5342	1·6438	800
900	1·3562	1·4795	1·6027	1·7260	1·8493	900
1000	1·5068	1·6438	1·7808	1·9178	2·0548	1000
1100	1·6575	1·8082	1·9589	2·1096	2·2603	1100
1200	1·8082	1·9726	2·1370	2·3014	2·4658	1200
1300	1·9589	2·1370	2·3151	2·4932	2·6712	1300
1400	2·1096	2·3014	2·4932	2·6849	2·8767	1400
1500	2·2603	2·4658	2·6712	2·8767	3·0822	1500
1600	2·4110	2·6301	2·8493	3·0685	3·2877	1600
1700	2·5616	2·7945	3·0274	3·2603	3·4932	1700
1800	2·7123	2·9589	3·2055	3·4521	3·6986	1800
1900	2·8630	3·1233	3·3836	3·6438	3·9041	1900
2000	3·0137	3·2877	3·5616	3·8356	4·1096	2000
2100	3·1644	3·4521	3·7397	4·0274	4·3151	2100
2200	3·3151	3·6164	3·9178	4·2192	4·5205	2200
2300	3·4658	3·7808	4·0959	4·4110	4·7260	2300
2400	3·6164	3·9452	4·2740	4·6027	4·9315	2400
2500	3·7671	4·1096	4·4521	4·7945	5·1370	2500
2600	3·9178	4·2740	4·6301	4·9863	5·3425	2600
2700	4·0685	4·4384	4·8082	5·1781	5·5479	2700
2800	4·2192	4·6027	4·9863	5·3699	5·7534	2800
2900	4·3699	4·7671	5·1644	5·5616	5·9589	2900
3000	4·5205	4·9315	5·3425	5·7534	6·1644	3000
3100	4·6712	5·0959	5·5205	5·9452	6·3699	3100
3200	4·8219	5·2603	5·6986	6·1370	6·5753	3200
3300	4·9726	5·4247	5·8767	6·3288	6·7808	3300
3400	5·1233	5·5890	6·0548	6·5205	6·9863	3400
3500	5·2740	5·7534	6·2329	6·7123	7·1918	3500
3600	5·4247	5·9178	6·4110	6·9041	7·3973	3600
3700	5·5753	6·0822	6·5890	7·0959	7·6027	3700
3800	5·7260	6·2466	6·7671	7·2877	7·8082	3800
3900	5·8767	6·4110	6·9452	7·4795	8·0137	3900
4000	6·0274	6·5753	7·1233	7·6712	8·2192	4000
4100	6·1781	6·7397	7·3014	7·8630	8·4247	4100
4200	6·3288	6·9041	7·4795	8·0548	8·6301	4200
4300	6·4795	7·0685	7·6575	8·2466	8·8356	4300
4400	6·6301	7·2329	7·8356	8·4384	9·0411	4400
4500	6·7808	7·3973	8·0137	8·6301	9·2466	4500
4600	6·9315	7·5616	8·1918	8·8219	9·4521	4600
4700	7·0822	7·7260	8·3699	9·0137	9·6575	4700
4800	7·2329	7·8904	8·5479	9·2055	9·8630	4800
4900	7·3836	8·0548	8·7260	9·3973	10·0685	4900
5000	7·5342	8·2192	8·9041	9·5890	10·2740	5000

Add ·01 capital for 84-88 days. Add ·02 capital for 157-161 days.

For explanation see pp. (29-31).

FIVE PER CENT.

15, 88, 161, 234, 307 Days

Capital	11 84 157 230 303	12 85 158 231 304	13 86 159 232 305	14 87 160 233 306	15 88 161 234 307	Capital
£	£	£	£	£	£	£
5100	7·6849	8·3836	9·0822	9·7808	10·4795	5100
5200	7·8356	8·5479	9·2603	9·9726	10·6849	5200
5300	7·9863	8·7123	9·4384	10·1644	10·8904	5300
5400	8·1370	8·8767	9·6164	10·3562	11·0959	5400
5500	8·2877	9·0411	9·7945	10·5479	11·3014	5500
5600	8·4384	9·2055	9·9726	10·7397	11·5068	5600
5700	8·5890	9·3699	10·1507	10·9315	11·7123	5700
5800	8·7397	9·5342	10·3288	11·1233	11·9178	5800
5900	8·8904	9·6986	10·5068	11·3151	12·1233	5900
6000	9·0411	9·8630	10·6849	11·5068	12·3288	6000
6100	9·1918	10·0274	10·8630	11·6986	12·5342	6100
6200	9·3425	10·1918	11·0411	11·8904	12·7397	6200
6300	9·4932	10·3562	11·2192	12·0822	12·9452	6300
6400	9·6438	10·5205	11·3973	12·2740	13·1507	6400
6500	9·7945	10·6849	11·5753	12·4658	13·3562	6500
6600	9·9452	10·8493	11·7534	12·6575	13·5616	6600
6700	10·0959	11·0137	11·9315	12·8493	13·7671	6700
6800	10·2466	11·1781	12·1096	13·0411	13·9726	6800
6900	10·3973	11·3425	12·2877	13·2329	14·1781	6900
7000	10·5479	11·5068	12·4658	13·4247	14·3836	7000
7100	10·6986	11·6712	12·6438	13·6164	14·5890	7100
7200	10·8493	11·8356	12·8219	13·8082	14·7945	7200
7300	11·0000	12·0000	13·0000	14·0000	15·0000	7300
7400	11·1507	12·1644	13·1781	14·1918	15·2055	7400
7500	11·3014	12·3288	13·3562	14·3836	15·4110	7500
7600	11·4521	12·4932	13·5342	14·5753	15·6164	7600
7700	11·6027	12·6575	13·7123	14·7671	15·8219	7700
7800	11·7534	12·8219	13·8904	14·9589	16·0274	7800
7900	11·9041	12·9863	14·0685	15·1507	16·2329	7900
8000	12·0548	13·1507	14·2466	15·3425	16·4384	8000
8100	12·2055	13·3151	14·4247	15·5342	16·6438	8100
8200	12·3562	13·4795	14·6027	15·7260	16·8493	8200
8300	12·5068	13·6438	14·7808	15·9178	17·0548	8300
8400	12·6575	13·8082	14·9589	16·1096	17·2603	8400
8500	12·8082	13·9726	15·1370	16·3014	17·4658	8500
8600	12·9589	14·1370	15·3151	16·4932	17·6712	8600
8700	13·1096	14·3014	15·4932	16·6849	17·8767	8700
8800	13·2603	14·4658	15·6712	16·8767	18·0822	8800
8900	13·4110	14·6301	15·8493	17·0685	18·2877	8900
9000	13·5616	14·7945	16·0274	17·2603	18·4932	9000
9100	13·7123	14·9589	16·2055	17·4521	18·6986	9100
9200	13·8630	15·1233	16·3836	17·6438	18·9041	9200
9300	14·0137	15·2877	16·5616	17·8356	19·1096	9300
9400	14·1644	15·4521	16·7397	18·0274	19·3151	9400
9500	14·3151	15·6164	16·9178	18·2192	19·5205	9500
9600	14·4658	15·7808	17·0959	18·4110	19·7260	9600
9700	14·6164	15·9452	17·2740	18·6027	19·9315	9700
9800	14·7671	16·1096	17·4521	18·7945	20·1370	9800
9900	14·9178	16·2740	17·6301	18·9863	20·3425	9900
10,000	15·0685	16·4384	17·8082	19·1781	20·5479	10,000

Add ·03 capital for 230-234 days. Add ·04 capital for 303-307 days.

SIMPLE INTEREST

16, 89, 162, 235, 308 Days

Capital	16 89 162 235 308	17 90 163 236 309	18 91 164 237 310	19 92 165 238 311	20 93 166 239 312	Capital
£	£	£	£	£	£	£
100	·2192	·2329	·2466	·2603	·2740	100
200	·4384	·4658	·4932	·5205	·5479	200
300	·6575	·6986	·7397	·7808	·8219	300
400	·8767	·9315	·9863	1·0411	1·0959	400
500	1·0959	1·1644	1·2329	1·3014	1·3699	500
600	1·3151	1·3973	1·4795	1·5616	1·6438	600
700	1·5342	1·6301	1·7260	1·8219	1·9178	700
800	1·7534	1·8630	1·9726	2·0822	2·1918	800
900	1·9726	2·0959	2·2192	2·3425	2·4658	900
1000	2·1918	2·3288	2·4658	2·6027	2·7397	1000
1100	2·4110	2·5616	2·7123	2·8630	3·0137	1100
1200	2·6301	2·7945	2·9589	3·1233	3·2877	1200
1300	2·8493	3·0274	3·2055	3·3836	3·5616	1300
1400	3·0685	3·2603	3·4521	3·6438	3·8356	1400
1500	3·2877	3·4932	3·6986	3·9041	4·1096	1500
1600	3·5068	3·7260	3·9452	4·1644	4·3836	1600
1700	3·7260	3·9589	4·1918	4·4247	4·6575	1700
1800	3·9452	4·1918	4·4384	4·6849	4·9315	1800
1900	4·1644	4·4247	4·6849	4·9452	5·2055	1900
2000	4·3836	4·6575	4·9315	5·2055	5·4795	2000
2100	4·6027	4·8904	5·1781	5·4658	5·7534	2100
2200	4·8219	5·1233	5·4247	5·7260	6·0274	2200
2300	5·0411	5·3562	5·6712	5·9863	6·3014	2300
2400	5·2603	5·5890	5·9178	6·2466	6·5753	2400
2500	5·4795	5·8219	6·1644	6·5068	6·8493	2500
2600	5·6986	6·0548	6·4110	6·7671	7·1233	2600
2700	5·9178	6·2877	6·6575	7·0274	7·3973	2700
2800	6·1370	6·5205	6·9041	7·2877	7·6712	2800
2900	6·3562	6·7534	7·1507	7·5479	7·9452	2900
3000	6·5753	6·9863	7·3973	7·8082	8·2192	3000
3100	6·7945	7·2192	7·6438	8·0685	8·4932	3100
3200	7·0137	7·4521	7·8904	8·3288	8·7671	3200
3300	7·2329	7·6849	8·1370	8·5890	9·0411	3300
3400	7·4521	7·9178	8·3836	8·8493	9·3151	3400
3500	7·6712	8·1507	8·6301	9·1096	9·5890	3500
3600	7·8904	8·3836	8·8767	9·3699	9·8630	3600
3700	8·1096	8·6164	9·1233	9·6301	10·1370	3700
3800	8·3288	8·8493	9·3699	9·8904	10·4110	3800
3900	8·5479	9·0822	9·6164	10·1507	10·6849	3900
4000	8·7671	9·3151	9·8630	10·4110	10·9589	4000
4100	8·9863	9·5479	10·1096	10·6712	11·2329	4100
4200	9·2055	9·7808	10·3562	10·9315	11·5068	4200
4300	9·4247	10·0137	10·6027	11·1918	11·7808	4300
4400	9·6438	10·2466	10·8493	11·4521	12·0548	4400
4500	9·8630	10·4795	11·0959	11·7123	12·3288	4500
4600	10·0822	10·7123	11·3425	11·9726	12·6027	4600
4700	10·3014	10·9452	11·5890	12·2329	12·8767	4700
4800	10·5205	11·1781	11·8356	12·4932	13·1507	4800
4900	10·7397	11·4110	12·0822	12·7534	13·4247	4900
5000	10·9589	11·6438	12·3288	13·0137	13·6986	5000

Add ·01 capital for 89-93 days. Add ·02 capital for 162-166 days.

For explanation see pp. (29-31).

FIVE PER CENT.

20, 93, 166, 239, 312 Days

Capital	16 89 162 235 308	17 90 163 236 309	18 91 164 237 310	19 92 165 238 311	20 93 166 239 312	Capital
£	£	£	£	£	£	£
5100	11·1781	11·8767	12·5753	13·2740	13·9726	5100
5200	11·3973	12·1096	12·8219	13·5342	14·2466	5200
5300	11·6164	12·3425	13·0685	13·7945	14·5205	5300
5400	11·8356	12·5753	13·3151	14·0548	14·7945	5400
5500	12·0548	12·8082	13·5616	14·3151	15·0685	5500
5600	12·2740	13·0411	13·8082	14·5753	15·3425	5600
5700	12·4932	13·2740	14·0548	14·8356	15·6164	5700
5800	12·7123	13·5068	14·3014	15·0959	15·8904	5800
5900	12·9315	13·7397	14·5479	15·3562	16·1644	5900
6000	13·1507	13·9726	14·7945	15·6164	16·4384	6000
6100	13·3699	14·2055	15·0411	15·8767	16·7123	6100
6200	13·5890	14·4384	15·2877	16·1370	16·9863	6200
6300	13·8082	14·6712	15·5342	16·3973	17·2603	6300
6400	14·0274	14·9041	15·7808	16·6575	17·5342	6400
6500	14·2466	15·1370	16·0274	16·9178	17·8082	6500
6600	14·4658	15·3699	16·2740	17·1781	18·0822	6600
6700	14·6849	15·6027	16·5205	17·4384	18·3562	6700
6800	14·9041	15·8356	16·7671	17·6986	18·6301	6800
6900	15·1233	16·0685	17·0137	17·9589	18·9041	6900
7000	15·3425	16·3014	17·2603	18·2192	19·1781	7000
7100	15·5616	16·5342	17·5068	18·4795	19·4521	7100
7200	15·7808	16·7671	17·7534	18·7397	19·7260	7200
7300	16·0000	17·0000	18·0000	19·0000	20·0000	7300
7400	16·2192	17·2329	18·2466	19·2603	20·2740	7400
7500	16·4384	17·4658	18·4932	19·5205	20·5479	7500
7600	16·6575	17·6986	18·7397	19·7808	20·8219	7600
7700	16·8767	17·9315	18·9863	20·0411	21·0959	7700
7800	17·0959	18·1644	19·2329	20·3014	21·3699	7800
7900	17·3151	18·3973	19·4795	20·5616	21·6438	7900
8000	17·5342	18·6301	19·7260	20·8219	21·9178	8000
8100	17·7534	18·8630	19·9726	21·0822	22·1918	8100
8200	17·9726	19·0959	20·2192	21·3425	22·4658	8200
8300	18·1918	19·3288	20·4658	21·6027	22·7397	8300
8400	18·4110	19·5616	20·7123	21·8630	23·0137	8400
8500	18·6301	19·7945	20·9589	22·1233	23·2877	8500
8600	18·8493	20·0274	21·2055	22·3836	23·5616	8600
8700	19·0685	20·2603	21·4521	22·6438	23·8356	8700
8800	19·2877	20·4932	21·6986	22·9041	24·1096	8800
8900	19·5068	20·7260	21·9452	23·1644	24·3836	8900
9000	19·7260	20·9589	22·1918	23·4247	24·6575	9000
9100	19·9452	21·1918	22·4384	23·6849	24·9315	9100
9200	20·1644	21·4247	22·6849	23·9452	25·2055	9200
9300	20·3836	21·6575	22·9315	24·2055	25·4795	9300
9400	20·6027	21·8904	23·1781	24·4658	25·7534	9400
9500	20·8219	22·1233	23·4247	24·7260	26·0274	9500
9600	21·0411	22·3562	23·6712	24·9863	26·3014	9600
9700	21·2603	22·5890	23·9178	25·2466	26·5753	9700
9800	21·4795	22·8219	24·1644	25·5068	26·8493	9800
9900	21·6986	23·0548	24·4110	25·7671	27·1233	9900
10,000	21·9178	23·2877	24·6575	26·0274	27·3973	10,000

Add ·03 capital for 235-239 days. Add ·04 capital for 308-312 days.

SIMPLE INTEREST

21, 94, 167, 240, 313 Days

Capital	21 94 167 240 313	22 95 168 241 314	23 96 169 242 315	24 97 170 243 316	25 98 171 244 317	Capital
£	£	£	£	£	£	£
100	·2877	·3014	·3151	·3288	·3425	100
200	·5753	·6027	·6301	·6575	·6849	200
300	·8630	·9041	·9452	·9863	1·0274	300
400	1·1507	1·2055	1·2603	1·3151	1·3699	400
500	1·4384	1·5068	1·5753	1·6438	1·7123	500
600	1·7260	1·8082	1·8904	1·9726	2·0548	600
700	2·0137	2·1096	2·2055	2·3014	2·3973	700
800	2·3014	2·4110	2·5205	2·6301	2·7397	800
900	2·5890	2·7123	2·8356	2·9589	3·0822	900
1000	2·8767	3·0137	3·1507	3·2877	3·4247	1000
1100	3·1644	3·3151	3·4658	3·6164	3·7671	1100
1200	3·4521	3·6164	3·7808	3·9452	4·1096	1200
1300	3·7397	3·9178	4·0959	4·2740	4·4521	1300
1400	4·0274	4·2192	4·4110	4·6027	4·7945	1400
1500	4·3151	4·5205	4·7260	4·9315	5·1370	1500
1600	4·6027	4·8219	5·0411	5·2603	5·4795	1600
1700	4·8904	5·1233	5·3562	5·5890	5·8219	1700
1800	5·1781	5·4247	5·6712	5·9178	6·1644	1800
1900	5·4658	5·7260	5·9863	6·2466	6·5068	1900
2000	5·7534	6·0274	6·3014	6·5753	6·8493	2000
2100	6·0411	6·3288	6·6164	6·9041	7·1918	2100
2200	6·3288	6·6301	6·9315	7·2329	7·5342	2200
2300	6·6164	6·9315	7·2466	7·5616	7·8767	2300
2400	6·9041	7·2329	7·5616	7·8904	8·2192	2400
2500	7·1918	7·5342	7·8767	8·2192	8·5616	2500
2600	7·4795	7·8356	8·1918	8·5479	8·9041	2600
2700	7·7671	8·1370	8·5068	8·8767	9·2466	2700
2800	8·0548	8·4384	8·8219	9·2055	9·5890	2800
2900	8·3425	8·7397	9·1370	9·5342	9·9315	2900
3000	8·6301	9·0411	9·4521	9·8630	10·2740	3000
3100	8·9178	9·3425	9·7671	10·1918	10·6164	3100
3200	9·2055	9·6438	10·0822	10·5205	10·9589	3200
3300	9·4932	9·9452	10·3973	10·8493	11·3014	3300
3400	9·7808	10·2466	10·7123	11·1781	11·6438	3400
3500	10·0685	10·5479	11·0274	11·5068	11·9863	3500
3600	10·3562	10·8493	11·3425	11·8356	12·3288	3600
3700	10·6438	11·1507	11·6575	12·1044	12·6712	3700
3800	10·9315	11·4521	11·9726	12·4932	13·0137	3800
3900	11·2192	11·7534	12·2877	12·8219	13·3562	3900
4000	11·5068	12·0548	12·6027	13·1507	13·6986	4000
4100	11·7945	12·3562	12·9178	13·4795	14·0411	4100
4200	12·0822	12·6575	13·2329	13·8082	14·3836	4200
4300	12·3699	12·9589	13·5479	14·1370	14·7260	4300
4400	12·6575	13·2603	13·8630	14·4658	15·0685	4400
4500	12·9452	13·5616	14·1781	14·7945	15·4110	4500
4600	13·2329	13·8630	14·4932	15·1233	15·7534	4600
4700	13·5205	14·1644	14·8082	15·4521	16·0959	4700
4800	13·8082	14·4658	15·1233	15·7808	16·4384	4800
4900	14·0959	14·7671	15·4384	16·1096	16·7808	4900
5000	14·3836	15·0685	15·7534	16·4384	17·1233	5000

Add ·01 capital for 94-98 days. Add ·02 capital for 167-171 days.

For explanation see pp. (29-31).

FIVE PER CENT.

25, 98, 171, 244, 317 Days

Capital	21 94 167 240 313	22 95 168 241 314	23 96 169 242 315	24 97 170 243 316	25 98 171 244 317	Capital
£	£	£	£	£	£	£
5100	14·6712	15·3699	16·0685	16·7671	17·4658	5100
5200	14·9589	15·6712	16·3836	17·0959	17·8082	5200
5300	15·2466	15·9726	16·6986	17·4247	18·1507	5300
5400	15·5342	16·2740	17·0137	17·7534	18·4932	5400
5500	15·8219	16·5753	17·3288	18·0822	18·8356	5500
5600	16·1096	16·8767	17·6438	18·4110	19·1781	5600
5700	16·3973	17·1781	17·9589	18·7397	19·5205	5700
5800	16·6849	17·4795	18·2740	19·0685	19·8630	5800
5900	16·9726	17·7808	18·5890	19·3973	20·2055	5900
6000	17·2603	18·0822	18·9041	19·7260	20·5479	6000
6100	17·5479	18·3836	19·2192	20·0548	20·8904	6100
6200	17·8356	18·6849	19·5342	20·3836	21·2329	6200
6300	18·1233	18·9863	19·8493	20·7123	21·5753	6300
6400	18·4110	19·2877	20·1644	21·0411	21·9178	6400
6500	18·6986	19·5890	20·4795	21·3699	22·2603	6500
6600	18·9863	19·8904	20·7945	21·6986	22·6027	6600
6700	19·2740	20·1918	21·1096	22·0274	22·9452	6700
6800	19·5616	20·4932	21·4247	22·3562	23·2877	6800
6900	19·8493	20·7945	21·7397	22·6849	23·6301	6900
7000	20·1370	21·0959	22·0548	23·0137	23·9726	7000
7100	20·4247	21·3973	22·3699	23·3425	24·3151	7100
7200	20·7123	21·6986	22·6849	23·6712	24·6575	7200
7300	21·0000	22·0000	23·0000	24·0000	25·0000	7300
7400	21·2877	22·3014	23·3151	24·3288	25·3425	7400
7500	21·5753	22·6027	23·6301	24·6575	25·6849	7500
7600	21·8630	22·9041	23·9452	24·9863	26·0274	7600
7700	22·1507	23·2055	24·2603	25·3151	26·3699	7700
7800	22·4384	23·5068	24·5753	25·6438	26·7123	7800
7900	22·7260	23·8082	24·8904	25·9726	27·0548	7900
8000	23·0137	24·1096	25·2055	26·3014	27·3973	8000
8100	23·3014	24·4110	25·5205	26·6301	27·7397	8100
8200	23·5890	24·7123	25·8356	26·9589	28·0822	8200
8300	23·8767	25·0137	26·1507	27·2877	28·4247	8300
8400	24·1644	25·3151	26·4658	27·6164	28·7671	8400
8500	24·4521	25·6164	26·7808	27·9452	29·1096	8500
8600	24·7397	25·9178	27·0959	28·2740	29·4521	8600
8700	25·0274	26·2192	27·4110	28·6027	29·7945	8700
8800	25·3151	26·5205	27·7260	28·9315	30·1370	8800
8900	25·6027	26·8219	28·0411	29·2603	30·4795	8900
9000	25·8904	27·1233	28·3562	29·5890	30·8219	9000
9100	26·1781	27·4247	28·6712	29·9178	31·1644	9100
9200	26·4658	27·7260	28·9863	30·2466	31·5068	9200
9300	26·7534	28·0274	29·3014	30·5753	31·8493	9300
9400	27·0411	28·3288	29·6164	30·9041	32·1918	9400
9500	27·3288	28·6301	29·9315	31·2329	32·5342	9500
9600	27·6164	28·9315	30·2466	31·5616	32·8767	9600
9700	27·9041	29·2329	30·5616	31·8904	33·2192	9700
9800	28·1918	29·5342	30·8767	32·2192	33·5616	9800
9900	28·4795	29·8356	31·1918	32·5479	33·9041	9900
10,000	28·7671	30·1370	31·5068	32·8767	34·2466	10,000

Add ·03 capital for 240-244 days. Add ·04 capital for 313-317 days.

SIMPLE INTEREST

26, 99, 172, 245, 318 Days

Capital	26 99 172 245 318	27 100 173 246 319	28 101 174 247 320	29 102 175 248 321	30 103 176 249 322	Capital
£	£	£	£	£	£	£
100	·3562	·3699	·3836	·3973	·4110	100
200	·7123	·7397	·7671	·7945	·8219	200
300	1·0685	1·1096	1·1507	1·1918	1·2329	300
400	1·4247	1·4795	1·5342	1·5890	1·6438	400
500	1·7808	1·8493	1·9178	1·9863	2·0548	500
600	2·1370	2·2192	2·3014	2·3836	2·4658	600
700	2·4932	2·5890	2·6849	2·7808	2·8767	700
800	2·8493	2·9589	3·0685	3·1781	3·2877	800
900	3·2055	3·3288	3·4521	3·5753	3·6986	900
1000	3·5616	3·6986	3·8356	3·9726	4·1096	1000
1100	3·9178	4·0685	4·2192	4·3699	4·5205	1100
1200	4·2740	4·4384	4·6027	4·7671	4·9315	1200
1300	4·6301	4·8082	4·9863	5·1644	5·3425	1300
1400	4·9863	5·1781	5·3699	5·5616	5·7534	1400
1500	5·3425	5·5479	5·7534	5·9589	6·1644	1500
1600	5·6986	5·9178	6·1370	6·3562	6·5753	1600
1700	6·0548	6·2877	6·5205	6·7534	6·9863	1700
1800	6·4110	6·6575	6·9041	7·1507	7·3973	1800
1900	6·7671	7·0274	7·2877	7·5479	7·8082	1900
2000	7·1233	7·3973	7·6712	7·9452	8·2192	2000
2100	7·4795	7·7671	8·0548	8·3425	8·6301	2100
2200	7·8356	8·1370	8·4384	8·7397	9·0411	2200
2300	8·1918	8·5068	8·8219	9·1370	9·4521	2300
2400	8·5479	8·8767	9·2055	9·5342	9·8630	2400
2500	8·9041	9·2466	9·5890	9·9315	10·2740	2500
2600	9·2603	9·6164	9·9726	10·3288	10·6849	2600
2700	9·6164	9·9863	10·3562	10·7260	11·0959	2700
2800	9·9726	10·3562	10·7397	11·1233	11·5068	2800
2900	10·3288	10·7260	11·1233	11·5205	11·9178	2900
3000	10·6849	11·0959	11·5068	11·9178	12·3288	3000
3100	11·0411	11·4658	11·8904	12·3151	12·7397	3100
3200	11·3973	11·8356	12·2740	12·7123	13·1507	3200
3300	11·7534	12·2055	12·6575	13·1096	13·5616	3300
3400	12·1096	12·5753	13·0411	13·5068	13·9726	3400
3500	12·4658	12·9452	13·4247	13·9041	14·3836	3500
3600	12·8219	13·3151	13·8082	14·3014	14·7945	3600
3700	13·1781	13·6849	14·1918	14·6986	15·2055	3700
3800	13·5342	14·0548	14·5753	15·0959	15·6164	3800
3900	13·8904	14·4247	14·9589	15·4932	16·0274	3900
4000	14·2466	14·7945	15·3425	15·8904	16·4384	4000
4100	14·6027	15·1644	15·7260	16·2877	16·8493	4100
4200	14·9589	15·5342	16·1096	16·6849	17·2603	4200
4300	15·3151	15·9041	16·4932	17·0822	17·6712	4300
4400	15·6712	16·2740	16·8767	17·4795	18·0822	4400
4500	16·0274	16·6438	17·2603	17·8767	18·4932	4500
4600	16·3836	17·0137	17·6438	18·2740	18·9041	4600
4700	16·7397	17·3836	18·0274	18·6712	19·3151	4700
4800	17·0959	17·7534	18·4110	19·0685	19·7260	4800
4900	17·4521	18·1233	18·7945	19·4658	20·1370	4900
5000	17·8082	18·4932	19·1781	19·8630	20·5479	5000

Add ·01 capital for 99-103 days. Add ·02 capital for 172-176 days.
For explanation see pp. (29-31).

FIVE PER CENT.

30, 103, 176, 249, 322 Days

Capital	26 99 172 245 318	27 100 173 246 319	28 101 174 247 320	29 102 175 248 321	30 103 176 249 322	Capital
£	£	£	£	£	£	£
5100	18·1644	18·8630	19·5616	20·2603	20·9589	5100
5200	18·5205	19·2329	19·9452	20·6575	21·3699	5200
5300	18·8767	19·6027	20·3288	21·0548	21·7808	5300
5400	19·2329	19·9726	20·7123	21·4521	22·1918	5400
5500	19·5890	20·3425	21·0959	21·8493	22·6027	5500
5600	19·9452	20·7123	21·4795	22·2466	23·0137	5600
5700	20·3014	21·0822	21·8630	22·6438	23·4247	5700
5800	20·6575	21·4521	22·2466	23·0411	23·8356	5800
5900	21·0137	21·8219	22·6301	23·4384	24·2466	5900
6000	21·3699	22·1918	23·0137	23·8356	24·6575	6000
6100	21·7260	22·5616	23·3973	24·2329	25·0685	6100
6200	22·0822	22·9315	23·7808	24·6301	25·4795	6200
6300	22·4384	23·3014	24·1644	25·0274	25·8904	6300
6400	22·7945	23·6712	24·5479	25·4247	26·3014	6400
6500	23·1507	24·0411	24·9315	25·8219	26·7123	6500
6600	23·5068	24·4110	25·3151	26·2192	27·1233	6600
6700	23·8630	24·7808	25·6986	26·6164	27·5342	6700
6800	24·2192	25·1507	26·0822	27·0137	27·9452	6800
6900	24·5753	25·5205	26·4658	27·4110	28·3562	6900
7000	24·9315	25·8904	26·8493	27·8082	28·7671	7000
7100	25·2877	26·2603	27·2329	28·2055	29·1781	7100
7200	25·6438	26·6301	27·6164	28·6027	29·5890	7200
7300	26·0000	27·0000	28·0000	29·0000	30·0000	7300
7400	26·3562	27·3699	28·3836	29·3973	30·4110	7400
7500	26·7123	27·7397	28·7671	29·7945	30·8219	7500
7600	27·0685	28·1096	29·1507	30·1918	31·2329	7600
7700	27·4247	28·4795	29·5342	30·5890	31·6438	7700
7800	27·7808	28·8493	29·9178	30·9863	32·0548	7800
7900	28·1370	29·2192	30·2014	31·3836	32·4658	7900
8000	28·4932	29·5890	30·6849	31·7808	32·8767	8000
8100	28·8493	29·9589	31·0685	32·1781	33·2877	8100
8200	29·2055	30·3288	31·4521	32·5753	33·6986	8200
8300	29·5616	30·6986	31·8356	32·9726	34·1096	8300
8400	29·9178	31·0685	32·2192	33·3699	34·5205	8400
8500	30·2740	31·4384	32·6027	33·7671	34·9315	8500
8600	30·6301	31·8082	32·9863	34·1644	35·3425	8600
8700	30·9863	32·1781	33·3699	34·5616	35·7534	8700
8800	31·3425	32·5479	33·7534	34·9589	36·1644	8800
8900	31·6986	32·9178	34·1370	35·3562	36·5753	8900
9000	32·0548	33·2877	34·5205	35·7534	36·9863	9000
9100	32·4110	33·6575	34·9041	36·1507	37·3973	9100
9200	32·7671	34·0274	35·2877	36·5479	37·8082	9200
9300	33·1233	34·3973	35·6712	36·9452	38·2192	9300
9400	33·4795	34·7671	36·0548	37·3425	38·6301	9400
9500	33·8356	35·1370	36·4384	37·7397	39·0411	9500
9600	34·1918	35·5068	36·8219	38·1370	39·4521	9600
9700	34·5479	35·8767	37·2055	38·5342	39·8630	9700
9800	34·9041	36·2466	37·5890	38·9315	40·2740	9800
9900	35·2603	36·6164	37·9726	39·3288	40·6849	9900
10,000	35·6164	36·9863	38·3562	39·7260	41·0959	10,000

Add ·03 capital for 245-249 days. Add ·04 capital for 318-322 days.

SIMPLE INTEREST

31, 104, 177, 250, 323 Days

Capital	31 104 177 250 323	32 105 178 251 324	33 106 179 252 325	34 107 180 253 326	35 108 181 254 327	Capital
£	£	£	£	£	£	£
100	·4247	·4384	·4521	·4658	·4795	100
200	·8493	·8767	·9041	·9315	·9589	200
300	1·2740	1·3151	1·3562	1·3973	1·4384	300
400	1·6986	1·7534	1·8082	1·8630	1·9178	400
500	2·1233	2·1918	2·2603	2·3288	2·3973	500
600	2·5479	2·6301	2·7123	2·7945	2·8767	600
700	2·9726	3·0685	3·1644	3·2603	3·3562	700
800	3·3973	3·5068	3·6164	3·7260	3·8356	800
900	3·8219	3·9452	4·0685	4·1918	4·3151	900
1000	4·2466	4·3836	4·5205	4·6575	4·7945	1000
1100	4·6712	4·8219	4·9726	5·1233	5·2740	1100
1200	5·0959	5·2603	5·4247	5·5890	5·7534	1200
1300	5·5205	5·6986	5·8767	6·0548	6·2329	1300
1400	5·9452	6·1370	6·3288	6·5205	6·7123	1400
1500	6·3699	6·5753	6·7808	6·9863	7·1918	1500
1600	6·7945	7·0137	7·2329	7·4521	7·6712	1600
1700	7·2192	7·4521	7·6849	7·9178	8·1507	1700
1800	7·6438	7·8904	8·1370	8·3836	8·6301	1800
1900	8·0685	8·3288	8·5890	8·8493	9·1096	1900
2000	8·4932	8·7671	9·0411	9·3151	9·5890	2000
2100	8·9178	9·2055	9·4932	9·7808	10·0685	2100
2200	9·3425	9·6438	9·9452	10·2466	10·5479	2200
2300	9·7671	10·0822	10·3973	10·7123	11·0274	2300
2400	10·1918	10·5205	10·8493	11·1781	11·5068	2400
2500	10·6164	10·9589	11·3014	11·6438	11·9863	2500
2600	11·0411	11·3973	11·7534	12·1096	12·4658	2600
2700	11·4658	11·8356	12·2055	12·5753	12·9452	2700
2800	11·8904	12·2740	12·6575	13·0411	13·4247	2800
2900	12·3151	12·7123	13·1096	13·5068	13·9041	2900
3000	12·7397	13·1507	13·5616	13·9726	14·3836	3000
3100	13·1644	13·5850	14·0137	14·4384	14·8630	3100
3200	13·5890	14·0274	14·4658	14·9041	15·3425	3200
3300	14·0137	14·4658	14·9178	15·3699	15·8219	3300
3400	14·4384	14·9041	15·3699	15·8356	16·3014	3400
3500	14·8630	15·3425	15·8219	16·3014	16·7808	3500
3600	15·2877	15·7808	16·2740	16·7671	17·2603	3600
3700	15·7123	16·2192	16·7260	17·2329	17·7397	3700
3800	16·1370	16·6575	17·1781	17·6986	18·2192	3800
3900	16·5616	17·0959	17·6301	18·1644	18·6986	3900
4000	16·9863	17·5342	18·0822	18·6301	19·1781	4000
4100	17·4110	17·9726	18·5342	19·0959	19·6575	4100
4200	17·8356	18·4110	18·9863	19·5616	20·1370	4200
4300	18·2603	18·8493	19·4384	20·0274	20·6164	4300
4400	18·6849	19·2877	19·8904	20·4932	21·0959	4400
4500	19·1096	19·7260	20·3425	20·9589	21·5753	4500
4600	19·5342	20·1644	20·7945	21·4247	22·0548	4600
4700	19·9589	20·6027	21·2466	21·8904	22·5342	4700
4800	20·3836	21·0411	21·6986	22·3562	23·0137	4800
4900	20·8082	21·4795	22·1507	22·8219	23·4532	4900
5000	21·2329	21·9178	22·6027	23·2877	23·9726	5000

Add ·01 capital for 104–108 days. Add ·02 capital for 177–181 days.
For explanation see pp. (29–31).

35, 108, 181, 254, 327 Days

Capital	31 104 177 250 323	32 105 178 251 324	33 106 179 252 325	34 107 180 253 326	35 108 181 254 327	Capital
£	£	£	£	£	£	£
5100	21·6575	22·3562	23·0548	23·7534	24·4521	5100
5200	22·0822	22·7945	23·5068	24·2192	24·9315	5200
5300	22·5068	23·2329	23·9589	24·6849	25·4110	5300
5400	22·9315	23·6712	24·4110	25·1507	25·8904	5400
5500	23·3562	24·1096	24·8630	25·6164	26·3699	5500
5600	23·7808	24·5479	25·3151	26·0822	26·8493	5600
5700	24·2055	24·9863	25·7671	26·5479	27·3288	5700
5800	24·6301	25·4247	26·2192	27·0137	27·8082	5800
5900	25·0548	25·8630	26·6712	27·4795	28·2877	5900
6000	25·4795	26·3014	27·1233	27·9452	28·7671	6000
6100	25·9041	26·7397	27·5753	28·4110	29·2466	6100
6200	26·3288	27·1781	28·0274	28·8767	29·7260	6200
6300	26·7534	27·6164	28·4795	29·3425	30·2055	6300
6400	27·1781	28·0548	28·9315	29·8082	30·6849	6400
6500	27·6027	28·4932	29·3836	30·2740	31·1644	6500
6600	28·0274	28·9315	29·8356	30·7397	31·6438	6600
6700	28·4521	29·3699	30·2877	31·2055	32·1233	6700
6800	28·8767	29·8082	30·7397	31·6712	32·6027	6800
6900	29·3014	30·2466	31·1918	32·1370	33·0822	6900
7000	29·7260	30·6849	31·6438	32·6027	33·5616	7000
7100	30·1507	31·1233	32·0959	33·0685	34·0411	7100
7200	30·5753	31·5616	32·5479	33·5342	34·5205	7200
7300	31·0000	32·0000	33·0000	34·0000	35·0000	7300
7400	31·4247	32·4384	33·4521	34·4658	35·4795	7400
7500	31·8493	32·8767	33·9041	34·9315	35·9589	7500
7600	32·2740	33·3151	34·3562	35·3973	36·4384	7600
7700	32·6986	33·7534	34·8082	35·8630	36·9178	7700
7800	33·1233	34·1918	35·2603	36·3288	37·3973	7800
7900	33·5479	34·6301	35·7123	36·7945	37·8767	7900
8000	33·9726	35·0685	36·1644	37·2603	38·3562	8000
8100	34·3973	35·5068	36·6164	37·7260	38·8356	8100
8200	34·8219	35·9452	37·0685	38·1918	39·3151	8200
8300	35·2466	36·3836	37·5205	38·6575	39·7945	8300
8400	35·6712	36·8219	37·9726	39·1233	40·2740	8400
8500	36·0959	37·2603	38·4247	39·5890	40·7534	8500
8600	36·5205	37·6986	38·8767	40·0548	41·2329	8600
8700	36·9452	38·1370	39·3288	40·5205	41·7123	8700
8800	37·3699	38·5753	39·7808	40·9863	42·1918	8800
8900	37·7945	39·0137	40·2329	41·4521	42·6712	8900
9000	38·2192	39·4521	40·6849	41·9178	43·1507	9000
9100	38·6438	39·8904	41·1370	42·3836	43·6301	9100
9200	39·0685	40·3288	41·5890	42·8493	44·1096	9200
9300	39·4932	40·7671	42·0411	43·3151	44·5890	9300
9400	39·9178	41·2055	42·4932	43·7808	45·0685	9400
9500	40·3425	41·6438	42·9452	44·2466	45·5479	9500
9600	40·7671	42·0822	43·3973	44·7123	46·0274	9600
9700	41·1918	42·5205	43·8493	45·1781	46·5068	9700
9800	41·6164	42·9589	44·3014	45·6438	46·9863	9800
9900	42·0411	43·3973	44·7534	46·1096	47·4658	9900
10,000	42·4658	43·8356	45·2055	46·5753	47·9452	10,000

Add ·03 capital for 250-254 days. Add ·04 capital for 323-327 days.

SIMPLE INTEREST

36, 109, 182, 255, 328 Days

Capital	36 109 182 255 328	37 110 183 256 329	38 111 184 257 330	39 112 185 258 331	40 113 186 259 332	Capital
£	£	£	£	£	£	£
100	·4932	·5068	·5205	·5342	·5479	100
200	·9863	1·0137	1·0411	1·0685	1·0959	200
300	1·4795	1·5205	1·5616	1·6027	1·6438	300
400	1·9726	2·0274	2·0822	2·1370	2·1918	400
500	2·4658	2·5342	2·6027	2·6712	2·7397	500
600	2·9589	3·0411	3·1233	3·2055	3·2877	600
700	3·4521	3·5479	3·6438	3·7397	3·8356	700
800	3·9452	4·0548	4·1644	4·2740	4·3836	800
900	4·4384	4·5616	4·6849	4·8082	4·9315	900
1000	4·9315	5·0685	5·2055	5·3425	5·4795	1000
1100	5·4247	5·5753	5·7260	5·8767	6·0274	1100
1200	5·9178	6·0822	6·2466	6·4110	6·5753	1200
1300	6·4110	6·5890	6·7671	6·9452	7·1233	1300
1400	6·9041	7·0959	7·2877	7·4795	7·6712	1400
1500	7·3973	7·6027	7·8082	8·0137	8·2192	1500
1600	7·8904	8·1096	8·3288	8·5479	8·7671	1600
1700	8·3836	8·6164	8·8493	9·0822	9·3151	1700
1800	8·8767	9·1233	9·3699	9·6164	9·8630	1800
1900	9·3699	9·6301	9·8904	10·1507	10·4110	1900
2000	9·8630	10·1370	10·4110	10·6849	10·9589	2000
2100	10·3562	10·6438	10·9315	11·2192	11·5068	2100
2200	10·8493	11·1507	11·4521	11·7534	12·0548	2200
2300	11·3425	11·6575	11·9726	12·2877	12·6027	2300
2400	11·8356	12·1644	12·4932	12·8219	13·1507	2400
2500	12·3288	12·6712	13·0137	13·3562	13·6986	2500
2600	12·8219	13·1781	13·5342	13·8904	14·2466	2600
2700	13·3151	13·6849	14·0548	14·4247	14·7945	2700
2800	13·8082	14·1918	14·5753	14·9589	15·3425	2800
2900	14·3014	14·6986	15·0959	15·4932	15·8904	2900
3000	14·7945	15·2055	15·6164	16·0274	16·4384	3000
3100	15·2877	15·7123	16·1370	16·5616	16·9863	3100
3200	15·7808	16·2192	16·6575	17·0959	17·5342	3200
3300	16·2740	16·7260	17·1781	17·6301	18·0822	3300
3400	16·7671	17·2329	17·6986	18·1644	18·6301	3400
3500	17·2603	17·7397	18·2192	18·6956	19·1781	3500
3600	17·7534	18·2466	18·7397	19·2329	19·7260	3600
3700	18·2466	18·7534	19·2603	19·7671	20·2740	3700
3800	18·7397	19·2603	19·7808	20·3014	20·8219	3800
3900	19·2329	19·7671	20·3014	20·8356	21·3699	3900
4000	19·7260	20·2740	20·8219	21·3699	21·9178	4000
4100	20·2192	20·7808	21·3425	21·9041	22·4658	4100
4200	20·7123	21·2877	21·8630	22·4384	23·0137	4200
4300	21·2055	21·7945	22·3836	22·9726	23·5616	4300
4400	21·6986	22·3014	22·9041	23·5068	24·1096	4400
4500	22·1918	22·8082	23·4247	24·0411	24·6575	4500
4600	22·6849	23·3151	23·9452	24·5753	25·2055	4600
4700	23·1781	23·8219	24·4658	25·1096	25·7534	4700
4800	23·6712	24·3288	24·9863	25·6438	26·3014	4800
4900	24·1644	24·8356	25·5068	26·1781	26·8493	4900
5000	24·6575	25·3425	26·0274	26·7123	27·3973	5000

Add ·01 capital for 109-113 days. Add ·02 capital for 182-186 days.

For explanation see pp. (29-31).

FIVE PER CENT.

40, 113, 186, 259, 332 Days

Capital	36 109 182 255 328	37 110 183 256 329	38 111 184 257 330	39 112 185 258 331	40 113 186 259 332	Capital
£	£	£	£	£	£	£
5100	25·1507	25·8493	26·5479	27·2466	27·9452	5100
5200	25·6438	26·3562	27·0685	27·7808	28·4932	5200
5300	26·1370	26·8630	27·5890	28·3151	29·0411	5300
5400	26·6301	27·3699	28·1096	28·8493	29·5890	5400
5500	27·1233	27·8767	28·6301	29·3836	30·1370	5500
5600	27·6164	28·3836	29·1507	29·9178	30·6849	5600
5700	28·1096	28·8904	29·6712	30·4521	31·2329	5700
5800	28·6027	29·3973	30·1918	30·9863	31·7808	5800
5900	29·0959	29·9041	30·7123	31·5205	32·3288	5900
6000	29·5890	30·4110	31·2329	32·0548	32·8767	6000
6100	30·0822	30·9178	31·7534	32·5890	33·4247	6100
6200	30·5753	31·4247	32·2740	33·1233	33·9726	6200
6300	31·0685	31·9315	32·7945	33·6575	34·5205	6300
6400	31·5616	32·4384	33·3151	34·1918	35·0685	6400
6500	32·0548	32·9452	33·8356	34·7260	35·6164	6500
6600	32·5479	33·4521	34·3562	35·2603	36·1644	6600
6700	33·0411	33·9589	34·8767	35·7945	36·7123	6700
6800	33·5342	34·4658	35·3973	36·3288	37·2603	6800
6900	34·0274	34·9726	35·9178	36·8630	37·8082	6900
7000	34·5205	35·4795	36·4384	37·3973	38·3562	7000
7100	35·0137	35·9863	36·9589	37·9315	38·9041	7100
7200	35·5068	36·4932	37·4795	38·4658	39·4521	7200
7300	36·0000	37·0000	38·0000	39·0000	40·0000	7300
7400	36·4932	37·5068	38·5205	39·5342	40·5479	7400
7500	36·9863	38·0137	39·0411	40·0685	41·0959	7500
7600	37·4795	38·5205	39·5616	40·6027	41·6438	7600
7700	37·9726	39·0274	40·0822	41·1370	42·1918	7700
7800	38·4658	39·5342	40·6027	41·6712	42·7397	7800
7900	38·9589	40·0411	41·1233	42·2055	43·2877	7900
8000	39·4521	40·5479	41·6438	42·7397	43·8356	8000
8100	39·9452	41·0548	42·1644	43·2740	44·3836	8100
8200	40·4384	41·5616	42·6849	43·8082	44·9315	8200
8300	40·9315	42·0685	43·2055	44·3425	45·4795	8300
8400	41·4247	42·5753	43·7260	44·8767	46·0274	8400
8500	41·9178	43·0822	44·2466	45·4110	46·5753	8500
8600	42·4110	43·5890	44·7671	45·9452	47·1233	8600
8700	42·9041	44·0959	45·2877	46·4795	47·6712	8700
8800	43·3973	44·6027	45·8082	47·0137	48·2192	8800
8900	43·8904	45·1066	46·3288	47·5479	48·7671	8900
9000	44·3836	45·6164	46·8493	48·0822	49·3151	9000
9100	44·8767	46·1233	47·3699	48·6164	49·8630	9100
9200	45·3699	46·6301	47·8904	49·1507	50·4110	9200
9300	45·8630	47·1370	48·4110	49·6849	50·9589	9300
9400	46·3562	47·6438	48·9315	50·2192	51·5068	9400
9500	46·8493	48·1507	49·4521	50·7534	52·0548	9500
9600	47·3425	48·6575	49·9726	51·2877	52·6027	9600
9700	47·8356	49·1644	50·4932	51·8219	53·1507	9700
9800	48·3288	49·6712	51·0137	52·3562	53·6986	9800
9900	48·8219	50·1781	51·5342	52·8904	54·2466	9900
10,000	49·3151	50·6849	52·0548	53·4247	54·7945	10,000

Add ·03 capital for 255-259 days. Add ·04 capital for 328-332 days.

SIMPLE INTEREST

41, 114, 187, 260, 333 Days

Capital	41 114 187 260 333	42 115 188 261 334	43 116 189 262 335	44 117 190 263 336	45 118 191 264 337	Capital
£	£	£	£	£	£	£
100	·5616	·5753	·5890	·6027	·6164	100
200	1·1233	1·1507	1·1781	1·2055	1·2329	200
300	1·6849	1·7260	1·7671	1·8082	1·8493	300
400	2·2466	2·3014	2·3562	2·4110	2·4658	400
500	2·8082	2·8767	2·9452	3·0137	3·0822	500
600	3·3699	3·4521	3·5342	3·6164	3·6986	600
700	3·9315	4·0274	4·1233	4·2192	4·3151	700
800	4·4932	4·6027	4·7123	4·8219	4·9315	800
900	5·0548	5·1781	5·3014	5·4247	5·5479	900
1000	5·6164	5·7534	5·8904	6·0274	6·1644	1000
1100	6·1781	6·3288	6·4795	6·6301	6·7808	1100
1200	6·7397	6·9041	7·0685	7·2329	7·3973	1200
1300	7·3014	7·4795	7·6575	7·8356	8·0137	1300
1400	7·8630	8·0548	8·2466	8·4384	8·6301	1400
1500	8·4247	8·6301	8·8356	9·0411	9·2466	1500
1600	8·9863	9·2055	9·4247	9·6438	9·8630	1600
1700	9·5479	9·7808	10·0137	10·2466	10·4795	1700
1800	10·1096	10·3562	10·6027	10·8493	11·0959	1800
1900	10·6712	10·9315	11·1918	11·4521	11·7123	1900
2000	11·2329	11·5068	11·7808	12·0548	12·3288	2000
2100	11·7945	12·0822	12·3699	12·6575	12·9452	2100
2200	12·3562	12·6575	12·9589	13·2603	13·5616	2200
2300	12·9178	13·2329	13·5479	13·8630	14·1781	2300
2400	13·4795	13·8082	14·1370	14·4658	14·7945	2400
2500	14·0411	14·3836	14·7260	15·0685	15·4110	2500
2600	14·6027	14·9589	15·3151	15·6712	16·0274	2600
2700	15·1644	15·5342	15·9041	16·2740	16·6438	2700
2800	15·7260	16·1096	16·4932	16·8767	17·2603	2800
2900	16·2877	16·6849	17·0822	17·4795	17·8767	2900
3000	16·8493	17·2603	17·6712	18·0822	18·4932	3000
3100	17·4110	17·8356	18·2603	18·6849	19·1096	3100
3200	17·9726	18·4110	18·8493	19·2877	19·7260	3200
3300	18·5342	18·9863	19·4384	19·8904	20·3425	3300
3400	19·0959	19·5616	20·0274	20·4932	20·9589	3400
3500	19·6575	20·1370	20·6164	21·0959	21·5753	3500
3600	20·2192	20·7123	21·2055	21·6986	22·1918	3600
3700	20·7808	21·2877	21·7945	22·3014	22·8082	3700
3800	21·3425	21·8630	22·3836	22·9041	23·4247	3800
3900	21·9041	22·4384	22·9726	23·5068	24·0411	3900
4000	22·4658	23·0137	23·5616	24·1096	26·4575	4000
4100	23·0274	23·5890	24·1507	24·7123	25·2740	4100
4200	23·5890	24·1644	24·7397	25·3151	25·8904	4200
4300	24·1507	24·7397	25·3288	25·9178	26·5068	4300
4400	24·7123	25·3151	25·9178	26·5205	27·1233	4400
4500	25·2740	25·8904	26·5068	27·1233	27·7397	4500
4600	25·8356	26·4658	27·0959	27·7260	28·3562	4600
4700	26·3973	27·0411	27·6849	28·3288	28·9726	4700
4800	26·9589	27·6164	28·2740	28·9315	29·5890	4800
4900	27·5205	28·1918	28·8530	29·5342	30·2055	4900
5000	28·0822	28·7671	29·4521	30·1370	30·8219	5000

Add ·01 capital for 114-118 days. Add ·02 capital for 187-191 days.
For explanation see pp. (29-31).

45, 118, 191, 264, 337 Days

Capital	41 114 187 260 333	42 115 188 261 334	43 116 189 262 335	44 117 190 263 336	45 118 191 264 337	Capital
£	£	£	£	£	£	£
5100	28·6438	29·3425	30·0411	30·7397	31·4384	5100
5200	29·2055	29·9178	30·6301	31·3425	32·0548	5200
5300	29·7671	30·4932	31·2192	31·9452	32·6712	5300
5400	30·3288	31·0685	31·8082	32·5479	33·2877	5400
5500	30·8904	31·6438	32·3973	33·1507	33·9041	5500
5600	31·4521	32·2192	32·9863	33·7534	34·5205	5600
5700	32·0137	32·7945	33·5753	34·3562	35·1370	5700
5800	32·5753	33·3699	34·1644	34·9589	35·7534	5800
5900	33·1370	33·9452	34·7534	35·5616	36·3699	5900
6000	33·6986	34·5205	35·3425	36·1644	36·9863	6000
6100	34·2603	35·0959	35·9315	36·7671	37·6027	6100
6200	34·8219	35·6712	36·5205	37·3699	38·2192	6200
6300	35·3836	36·2466	37·1096	37·9726	38·8356	6300
6400	35·9452	36·8219	37·6986	38·5753	39·4521	6400
6500	36·5068	37·3973	38·2877	39·1781	40·0685	6500
6600	37·0685	37·9726	38·8767	39·7808	40·6849	6600
6700	37·6301	38·5479	39·4658	40·3836	41·3014	6700
6800	38·1918	39·1233	40·0548	40·9863	41·9178	6800
6900	38·7534	39·6986	40·6438	41·5890	42·5342	6900
7000	39·3151	40·2740	41·2329	42·1918	43·1507	7000
7100	39·8767	40·8493	41·8219	42·7945	43·7671	7100
7200	40·4384	41·4247	42·4110	43·3973	44·3836	7200
7300	41·0000	42·0000	43·0000	44·0000	45·0000	7300
7400	41·5616	42·5753	43·5890	44·6027	45·6164	7400
7500	42·1233	43·1507	44·1781	45·2055	46·2329	7500
7600	42·6849	43·7260	44·7671	45·8082	46·8493	7600
7700	43·2466	44·3014	45·3562	46·4110	47·4658	7700
7800	43·8082	44·8767	45·9452	47·0137	48·0822	7800
7900	44·3699	45·4521	46·5342	47·6164	48·6986	7900
8000	44·9315	46·0274	47·1233	48·2192	49·3151	8000
8100	45·4932	46·6027	47·7123	48·8219	49·9315	8100
8200	46·0548	47·1781	48·3014	49·4247	50·5479	8200
8300	46·6164	47·7534	48·8904	50·0274	51·1644	8300
8400	47·1781	48·3288	49·4795	50·6301	51·7808	8400
8500	47·7397	48·9041	50·0685	51·2329	52·3973	8500
8600	48·3014	49·4795	50·6575	51·8356	53·0137	8600
8700	48·8630	50·0548	51·2466	52·4384	53·6301	8700
8800	49·4247	50·6301	51·8356	53·0411	54·2466	8800
8900	49·9863	51·2055	52·4247	53·6438	54·8630	8900
9000	50·5479	51·7808	53·0137	54·2466	55·4795	9000
9100	51·1096	52·3562	53·6027	54·8493	56·0959	9100
9200	51·6712	52·9315	54·1918	55·4521	56·7123	9200
9300	52·2329	53·5068	54·7808	56·0548	57·3288	9300
9400	52·7945	54·0822	55·3699	56·6578	57·9452	9400
9500	53·3562	54·6575	55·9589	57·2603	58·5616	9500
9600	53·9178	55·2329	56·5479	57·8630	59·1781	9600
9700	54·4795	55·8082	57·1370	58·4658	59·7945	9700
9800	55·0411	56·3836	57·7260	59·0685	60·4110	9800
9900	55·6027	56·9589	58·3151	59·6712	61·0274	9900
10,000	56·1644	57·5342	58·9041	60·2740	61·6438	10,000

Add ·03 capital for 260-264 days. Add ·04 capital for 333-337 days.

SIMPLE INTEREST

46, 119, 192, 265, 338 Days

Capital	46 119 192 265 338	47 120 193 266 339	48 121 194 267 340	49 122 195 268 341	50 123 196 269 342	Capital
£	£	£	£	£	£	£
100	·6301	·6438	·6575	·6712	·6849	100
200	1·2603	1·2877	1·3151	1·3425	1·3699	200
300	1·8904	1·9315	1·9726	2·0137	2·0548	300
400	2·5205	2·5753	2·6301	2·6849	2·7397	400
500	3·1507	3·2192	3·2877	3·3562	3·4247	500
600	3·7808	3·8630	3·9452	4·0274	4·1096	600
700	4·4110	4·5068	4·6027	4·6986	4·7945	700
800	5·0411	5·1507	5·2603	5·3699	5·4795	800
900	5·6712	5·7945	5·9178	6·0411	6·1644	900
1000	6·3014	6·4384	6·5753	6·7123	6·8493	1000
1100	6·9315	7·0822	7·2329	7·3836	7·5342	1100
1200	7·5616	7·7260	7·8904	8·0548	8·2192	1200
1300	8·1918	8·3699	8·5479	8·7260	8·9041	1300
1400	8·8219	9·0137	9·2055	9·3973	9·5890	1400
1500	9·4521	9·6575	9·8630	10·0685	10·2740	1500
1600	10·0822	10·3014	10·5205	10·7397	10·9589	1600
1700	10·7123	10·9452	11·1781	11·4110	11·6438	1700
1800	11·3425	11·5890	11·8356	12·0822	12·3288	1800
1900	11·9726	12·2329	12·4932	12·7534	13·0137	1900
2000	12·6027	12·8767	13·1507	13·4247	13·6986	2000
2100	13·2329	13·5205	13·8082	14·0959	14·3836	2100
2200	13·8630	14·1644	14·4658	14·7671	15·0685	2200
2300	14·4932	14·8082	15·1233	15·4384	15·7534	2300
2400	15·1233	15·4521	15·7808	16·1096	16·4384	2400
2500	15·7534	16·0959	16·4384	16·7808	17·1233	2500
2600	16·3836	16·7397	17·0959	17·4521	17·8082	2600
2700	17·0137	17·3836	17·7534	18·1233	18·4932	2700
2800	17·6438	18·0274	18·4110	18·7945	19·1781	2800
2900	18·2740	18·6712	19·0685	19·4658	19·8630	2900
3000	18·9041	19·3151	19·7260	20·1370	20·5479	3000
3100	19·5342	19·9589	20·3836	20·8082	21·2329	3100
3200	20·1644	20·6027	21·0411	21·4795	21·9178	3200
3300	20·7945	21·2466	21·6986	22·1507	22·6027	3300
3400	21·4247	21·8904	22·3562	22·8219	23·2877	3400
3500	22·0548	22·5342	23·0137	23·4932	23·9726	3500
3600	22·6849	23·1781	23·6712	24·1644	24·6575	3600
3700	23·3151	23·8219	24·3288	24·8356	25·3425	3700
3800	23·9452	24·4658	24·9863	25·5068	26·0274	3800
3900	24·5753	25·1096	25·6438	26·1781	26·7123	3900
4000	25·2055	25·7534	26·3014	26·8493	27·3973	4000
4100	25·8356	26·3973	26·9589	27·5205	28·0822	4100
4200	26·4658	27·0411	27·6164	28·1918	28·7671	4200
4300	27·0959	27·6849	28·2740	28·8630	29·4521	4300
4400	27·7260	28·3288	28·9315	29·5342	30·1370	4400
4500	28·3562	28·9726	29·5890	30·2055	30·8219	4500
4600	28·9863	29·6164	30·2466	30·8767	31·5068	4600
4700	29·6164	30·2603	30·9041	31·5479	32·1918	4700
4800	30·2466	30·9041	31·5616	32·2192	32·8767	4800
4900	30·8767	31·5479	32·2192	32·8904	33·5616	4900
5000	31·5068	32·1918	32·8767	33·5616	34·2466	5000

Add ·01 capital for 119-123 days. Add ·02 capital for 192-196 days.

For explanation see pp. (29-31).

FIVE PER CENT.

50, 123, 196, 269, 342 Days

Capital	46 119 192 265 338	47 120 193 266 339	48 121 194 267 340	49 122 195 268 341	50 123 196 269 342	Capital
£	£	£	£	£	£	£
5100	32·1370	32·8356	33·5342	34·2329	34·9315	5100
5200	32·7671	33·4795	34·1918	34·9041	35·6164	5200
5300	33·3973	34·1233	34·8493	35·5753	36·3014	5300
5400	34·0274	34·7671	35·5068	36·2466	36·9863	5400
5500	34·6575	35·4110	36·1644	36·9178	37·6712	5500
5600	35·2877	36·0548	36·8219	37·5890	38·3562	5600
5700	35·9178	36·6986	37·4795	38·2603	39·0411	5700
5800	36·5479	37·3425	38·1370	38·9315	39·7260	5800
5900	37·1781	37·9863	38·7945	39·6027	40·4110	5900
6000	37·8082	38·6301	39·4521	40·2740	41·0959	6000
6100	38·4384	39·2740	40·1096	40·9452	41·7808	6100
6200	39·0685	39·9178	40·7671	41·6164	42·4658	6200
6300	39·6986	40·5616	41·4247	42·2877	43·1507	6300
6400	40·3288	41·2055	42·0822	42·9589	43·8356	6400
6500	40·9589	41·8493	42·7397	43·6301	44·5205	6500
6600	41·5890	42·4932	43·3973	44·3014	45·2055	6600
6700	42·2192	43·1370	44·0548	44·9726	45·8904	6700
6800	42·8493	43·7808	44·7123	45·6438	46·5753	6800
6900	43·4795	44·4247	45·3699	46·3151	47·2603	6900
7000	44·1096	45·0685	46·0274	46·9863	47·9452	7000
7100	44·7397	45·7123	46·6849	47·6575	48·6301	7100
7200	45·3699	46·3562	47·3425	48·3288	49·3151	7200
7300	46·0000	47·0000	48·0000	49·0000	50·0000	7300
7400	46·6301	47·6438	48·6575	49·6712	50·6849	7400
7500	47·2603	48·2877	49·3151	50·3425	51·3699	7500
7600	47·8904	48·9315	49·9726	51·0137	52·0548	7600
7700	48·5205	49·5753	50·6301	51·6849	52·7397	7700
7800	49·1507	50·2192	51·2877	52·3562	53·4247	7800
7900	49·7808	50·8630	51·9452	53·0274	54·1096	7900
8000	50·4110	51·5068	52·6027	53·6986	54·7945	8000
8100	51·0411	52·1507	53·2603	54·3699	55·4795	8100
8200	51·6712	52·7945	53·9178	55·0411	56·1644	8200
8300	52·3014	53·4384	54·5753	55·7123	56·8493	8300
8400	52·9315	54·0822	55·2329	56·3836	57·5342	8400
8500	53·5616	54·7260	55·8904	57·0548	58·2192	8500
8600	54·1918	55·3699	56·5479	57·7260	58·9041	8600
8700	54·8219	56·0137	57·2055	58·3973	59·5890	8700
8800	55·4521	56·6575	57·8630	59·0685	60·2740	8800
8900	56·0822	57·3014	58·5205	59·7397	60·9589	8900
9000	56·7123	57·9452	59·1781	60·4110	61·6438	9000
9100	57·3425	58·5890	59·8356	61·0822	62·3288	9100
9200	57·9726	59·2329	60·4932	61·7534	63·0137	9200
9300	58·6027	59·8767	61·1507	62·4247	63·6986	9300
9400	59·2329	60·5205	61·8082	63·0959	64·3836	9400
9500	59·8630	61·1644	62·4658	63·7671	65·0685	9500
9600	60·4932	61·8082	63·1233	64·4384	65·7534	9600
9700	61·1233	62·4521	63·7808	65·1096	66·4384	9700
9800	61·7534	63·0959	64·4384	65·7808	67·1233	9800
9900	62·3836	63·7397	65·0959	66·4521	67·8082	9900
10,000	63·0137	64·3836	65·7534	67·1233	68·4932	10,000

Add ·03 capital for 265–269 days. Add ·04 capital for 338–342 days.

SIMPLE INTEREST

51, 124, 197, 270, 343 Days

Capital	51 124 197 270 343	52 125 198 271 344	53 126 199 272 345	54 127 200 273 346	55 128 201 274 347	Capital
£	£	£	£	£	£	£
100	·6986	·7123	·7260	·7397	·7534	100
200	1·3973	1·4247	1·4521	1·4795	1·5068	200
300	2·0959	2·1370	2·1781	2·2192	2·2603	300
400	2·7945	2·8493	2·9041	2·9589	3·0137	400
500	3·4932	3·5616	3·6301	3·6986	3·7671	500
600	4·1918	4·2740	4·3562	4·4384	4·5205	600
700	4·8904	4·9863	5·0822	5·1781	5·2740	700
800	5·5890	5·6986	5·8082	5·9178	6·0274	800
900	6·2877	6·4110	6·5342	6·6575	6·7868	900
1000	6·9863	7·1233	7·2603	7·3973	7·5342	1000
1100	7·6849	7·8356	7·9863	8·1370	8·2877	1100
1200	8·3836	8·5479	8·7123	8·8767	9·0411	1200
1300	9·0822	9·2603	9·4384	9·6164	9·7945	1300
1400	9·7808	9·9726	10·1644	10·3562	10·5479	1400
1500	10·4795	10·6849	10·8904	11·0959	11·3014	1500
1600	11·1781	11·3973	11·6164	11·8356	12·0548	1600
1700	11·8767	12·1096	12·3425	12·5753	12·8082	1700
1800	12·5753	12·8219	13·0685	13·3151	13·5616	1800
1900	13·2740	13·5342	13·7945	14·0548	14·3151	1900
2000	13·9726	14·2466	14·5205	14·7945	15·0685	2000
2100	14·6712	14·9589	15·2466	15·5342	15·8219	2100
2200	15·3699	15·6712	15·9726	16·2740	16·5753	2200
2300	16·0685	16·3836	16·6986	17·0137	17·3288	2300
2400	16·7671	17·0959	17·4247	17·7534	18·0822	2400
2500	17·4658	17·8082	18·1507	18·4932	18·8356	2500
2600	18·1644	18·5205	18·8767	19·2329	19·5890	2600
2700	18·8630	19·2329	19·6027	19·9726	20·3425	2700
2800	19·5616	19·9452	20·3288	20·7123	21·0959	2800
2900	20·2603	20·6575	21·0548	21·4521	21·8493	2900
3000	20·9589	21·3699	21·7808	22·1918	22·6027	3000
3100	21·6575	22·0822	22·5068	22·9315	23·3562	3100
3200	22·3562	22·7945	23·2329	23·6712	24·1096	3200
3300	23·0548	23·5068	23·9589	24·4110	24·8630	3300
3400	23·7534	24·2192	24·6849	25·1507	25·6164	3400
3500	24·4521	24·9315	25·4110	25·8904	26·3699	3500
3600	25·1507	25·6438	26·1370	26·6301	27·1233	3600
3700	25·8493	26·3562	26·8630	27·3699	27·8767	3700
3800	26·5479	27·0685	27·5890	28·1096	28·6301	3800
3900	27·2466	27·7808	28·3151	28·8493	29·3836	3900
4000	27·9452	28·4932	29·0411	29·5890	30·1370	4000
4100	28·6438	29·2055	29·7671	30·3288	30·8904	4100
4200	29·3425	29·9178	30·4932	31·0685	31·6438	4200
4300	30·0411	30·6301	31·2192	31·8082	32·3973	4300
4400	30·7397	31·3425	31·9452	32·5479	33·1507	4400
4500	31·4384	32·0548	32·6712	33·2877	33·9041	4500
4600	32·1370	32·7671	33·3973	34·0274	34·6575	4600
4700	32·8356	33·4795	34·1233	34·7671	35·4110	4700
4800	33·5342	34·1918	34·8493	35·5068	36·1644	4800
4900	34·2329	34·9041	35·5753	36·2466	36·9178	4900
5000	34·9315	35·6164	36·3014	36·9863	37·6712	5000

Add ·01 capital for 124-128 days. Add ·02 capital for 197-201 days.

For explanation see pp. (29-31).

55, 128, 201, 274, 347 Days

Capital	51 124 197 270 343	52 125 198 271 344	53 126 199 272 345	54 127 200 273 346	55 128 201 274 347	Capital
£	£	£	£	£	£	£
5100	35·6301	36·3288	37·0274	37·7260	38·4247	5100
5200	36·3288	37·0411	37·7534	38·4658	39·1781	5200
5300	37·0274	37·7534	38·4795	39·2055	39·9315	5300
5400	37·7260	38·4658	39·2055	39·9452	40·6849	5400
5500	38·4247	39·1781	39·9315	40·6849	41·4384	5500
5600	39·1233	39·8904	40·6575	41·4247	42·1918	5600
5700	39·8219	40·6027	41·3836	42·1644	42·9452	5700
5800	40·5205	41·3151	42·1096	42·9041	43·6986	5800
5900	41·2192	42·0274	42·8356	43·6438	44·4521	5900
6000	41·9178	42·7397	43·5616	44·3836	45·2055	6000
6100	42·6164	43·4521	44·2877	45·1233	45·9589	6100
6200	43·3151	44·1644	45·0137	45·8630	46·7123	6200
6300	44·0137	44·8767	45·7397	46·6027	47·4658	6300
6400	44·7123	45·5890	46·4658	47·3425	48·2192	6400
6500	45·4110	46·3014	47·1918	48·0822	48·9726	6500
6600	46·1096	47·0137	47·9178	48·8219	49·7260	6600
6700	46·8082	47·7260	48·6438	49·5616	50·4795	6700
6800	47·5068	48·4384	49·3699	50·3014	51·2329	6800
6900	48·2055	49·1507	50·0959	51·0411	51·9863	6900
7000	48·9041	49·8630	50·8219	51·7808	52·7397	7000
7100	49·6027	50·5753	51·5479	52·5205	53·4932	7100
7200	50·3014	51·2877	52·2740	53·2603	54·2466	7200
7300	51·0000	52·0000	53·0000	54·0000	55·0000	7300
7400	51·6986	52·7123	53·7260	54·7397	55·7534	7400
7500	52·3973	53·4247	54·4521	55·4795	56·5068	7500
7600	53·0959	54·1370	55·1781	56·2192	57·2603	7600
7700	53·7945	54·8493	55·9041	56·9589	58·0137	7700
7800	54·4932	55·5616	56·6301	57·6986	58·7671	7800
7900	55·1918	56·2740	57·3562	58·4384	59·5205	7900
8000	55·8904	56·9863	58·0822	59·1781	60·2740	8000
8100	56·5890	57·6986	58·8082	59·9178	61·0274	8100
8200	57·2877	58·4110	59·5342	60·6575	61·7808	8200
8300	57·9863	59·1233	60·2603	61·3973	62·5342	8300
8400	58·6849	59·8356	60·9863	62·1370	63·2877	8400
8500	59·3836	60·5479	61·7123	62·8767	64·0411	8500
8600	60·0822	61·2603	62·4384	63·6164	64·7945	8600
8700	60·7808	61·9726	63·1644	64·3562	65·5479	8700
8800	61·4795	62·6849	63·8904	65·0959	66·3014	8800
8900	62·1781	63·3973	64·6164	65·8356	67·0548	8900
9000	62·8767	64·1096	65·3425	66·5753	67·8082	9000
9100	63·5753	64·8219	66·0685	67·3151	68·5616	9100
9200	64·2740	65·5342	66·7945	68·0548	69·3151	9200
9300	64·9726	66·2466	67·5205	68·7945	70·0685	9300
9400	65·6712	66·9589	68·2466	69·5342	70·8219	9400
9500	66·3699	67·6712	68·9726	70·2740	71·5753	9500
9600	67·0685	68·3836	69·6986	71·0137	72·3288	9600
9700	67·7671	69·0959	70·4247	71·7534	73·0822	9700
9800	68·4658	69·8082	71·1507	72·4932	73·8356	9800
9900	69·1644	70·5205	71·8767	73·2329	74·5890	9900
10,000	69·8630	71·2329	72·6027	73·9726	75·3425	10,000

Add ·03 capital for 270-274 days. Add ·04 capital for 343-347 days.

SIMPLE INTEREST

56, 129, 202, 275, 348 Days

Capital	56 129 202 275 348	57 130 203 276 349	58 131 204 277 350	59 132 205 278 351	60 133 206 279 352	Capital
£ 100	£ 7671	£ 7808	£ 7945	£ 8082	£ 8219	£ 100
200	1·5342	1·5616	1·5890	1·6164	1·6438	200
300	2·3014	2·3425	2·3836	2·4247	2·4658	300
400	3·0685	3·1233	3·1781	3·2329	3·2877	400
500	3·8356	3·9041	3·9726	4·0411	4·1096	500
600	4·6027	4·6849	4·7671	4·8493	4·9315	600
700	5·3699	5·4658	5·5616	5·6575	5·7534	700
800	6·1370	6·2466	6·3562	6·4658	6·5753	800
900	6·9041	7·0274	7·1507	7·2740	7·3973	900
1000	7·6712	7·8082	7·9452	8·0822	8·2192	1000
1100	8·4384	8·5890	8·7397	8·8904	9·0411	1100
1200	9·2055	9·3699	9·5342	9·6986	9·8630	1200
1300	9·9726	10·1507	10·3288	10·5068	10·6849	1300
1400	10·7397	10·9315	11·1233	11·3151	11·5068	1400
1500	11·5068	11·7123	11·9178	12·1233	12·3288	1500
1600	12·2740	12·4932	12·7123	12·9315	13·1507	1600
1700	13·0411	13·2740	13·5068	13·7397	13·9726	1700
1800	13·8082	14·0548	14·3014	14·5479	14·7945	1800
1900	14·5753	14·8356	15·0959	15·3562	15·6164	1900
2000	15·3425	15·6164	15·8904	16·1644	16·4384	2000
2100	16·1096	16·3973	16·6849	16·9726	17·2603	2100
2200	16·8767	17·1781	17·4795	17·7808	18·0822	2200
2300	17·6438	17·9589	18·2740	18·5890	18·9041	2300
2400	18·4110	18·7397	19·0685	19·3973	19·7260	2400
2500	19·1781	19·5205	19·8630	20·2055	20·5479	2500
2600	19·9452	20·3014	20·6575	21·0137	21·3699	2600
2700	20·7123	21·0822	21·4521	21·8219	22·1918	2700
2800	21·4795	21·8630	22·2466	22·6301	23·0137	2800
2900	22·2466	22·6438	23·0411	23·4384	23·8356	2900
3000	23·0137	23·4247	23·8356	24·2466	24·6575	3000
3100	23·7808	24·2055	24·6301	25·0548	25·4795	3100
3200	24·5479	24·9863	25·4247	25·8630	26·3014	3200
3300	25·3151	25·7671	26·2192	26·6712	27·1233	3300
3400	26·0822	26·5479	27·0137	27·4795	27·9452	3400
3500	26·8493	27·3288	27·8082	28·2877	28·7671	3500
3600	27·6164	28·1096	28·6027	29·0959	29·5890	3600
3700	28·3836	28·8904	29·3973	29·9041	30·4110	3700
3800	29·1507	29·6712	30·1918	30·7123	31·2329	3800
3900	29·9178	30·4521	30·9863	31·5205	32·0548	3900
4000	30·6849	31·2329	31·7808	32·3288	32·8767	4000
4100	31·4521	32·0137	32·5753	33·1370	33·6986	4100
4200	32·2192	32·7945	33·3699	33·9452	34·5205	4200
4300	32·9863	33·5753	34·1644	34·7534	35·3425	4300
4400	33·7534	34·3562	34·9589	35·5616	36·1644	4400
4500	34·5205	35·1370	35·7534	36·3699	36·9863	4500
4600	35·2877	35·9178	36·5479	37·1781	37·8082	4600
4700	36·0548	36·6986	37·3425	37·9863	38·6301	4700
4800	36·8219	37·4795	38·1370	38·7945	39·4521	4800
4900	37·5890	38·2603	38·9315	39·6027	40·2740	4900
5000	38·3562	39·0411	39·7260	40·4110	41·0959	5000

Add ·01 capital for 129-133 days. Add ·02 capital for 202-206 days.
For explanation see pp. (29-31).

FIVE PER CENT.

60, 133, 206, 279, 352 Days

Capital	56 129 202 275 348	57 130 203 276 349	58 131 204 277 350	59 132 205 278 351	60 133 206 279 352	Capital
£	£	£	£	£	£	£
5100	39·1233	39·8219	40·5205	41·2192	41·9178	5100
5200	39·8904	40·6027	41·3151	42·0274	42·7397	5200
5300	40·6575	41·3836	42·1096	42·8356	43·5616	5300
5400	41·4247	42·1644	42·9041	43·6438	44·3836	5400
5500	42·1918	42·9452	43·6986	44·4521	45·2055	5500
5600	42·9589	43·7260	44·4932	45·2603	46·0274	5600
5700	43·7260	44·5068	45·2877	46·0685	46·8493	5700
5800	44·4932	45·2877	46·0822	46·8767	47·6712	5800
5900	45·2603	46·0685	46·8767	47·6849	48·4932	5900
6000	46·0274	46·8493	47·6712	48·4932	49·3151	6000
6100	46·7945	47·6301	48·4658	49·3014	50·1370	6100
6200	47·5616	48·4110	49·2603	50·1096	50·9589	6200
6300	48·3288	49·1918	50·0548	50·9178	51·7808	6300
6400	49·0959	49·9726	50·8493	51·7260	52·6027	6400
6500	49·8630	50·7534	51·6438	52·5324	53·4247	6500
6600	50·6301	51·5342	52·4384	53·3425	54·2466	6600
6700	51·3973	52·3151	53·2329	54·1507	55·0685	6700
6800	52·1644	53·0959	54·0274	54·9589	55·8904	6800
6900	52·9315	53·8767	54·8219	55·7671	56·7123	6900
7000	53·6986	54·6575	55·6164	56·5753	57·5342	7000
7100	54·4658	55·4384	56·4110	57·3836	58·3562	7100
7200	55·2329	56·2192	57·2055	58·1918	59·1781	7200
7300	56·0000	57·0000	58·0000	59·0000	60·0000	7300
7400	56·7671	57·7808	58·7945	59·8082	60·8219	7400
7500	57·5342	58·5616	59·5890	60·6164	61·6438	7500
7600	58·3014	59·3425	60·3836	61·4247	62·4658	7600
7700	59·0685	60·1233	61·1781	62·2329	63·2877	7700
7800	59·8356	60·9041	61·9726	63·0411	64·1096	7800
7900	60·6027	61·6849	62·7671	63·8493	64·9315	7900
8000	61·3699	62·4658	63·5616	64·6575	65·7534	8000
8100	62·1370	63·2466	64·3562	65·4658	66·5753	8100
8200	62·9041	64·0274	65·1507	66·2740	67·3973	8200
8300	63·6712	64·8082	65·9452	67·0822	68·2192	8300
8400	64·4384	65·5890	66·7397	67·8904	69·0411	8400
8500	65·2055	66·3699	67·5342	68·6986	69·8630	8500
8600	65·9726	67·1507	68·3288	69·5068	70·6849	8600
8700	66·7397	67·9315	69·1233	70·3151	71·5068	8700
8800	67·5068	68·7123	69·9178	71·1233	72·3288	8800
8900	68·2740	69·4932	70·7123	71·9315	73·1507	8900
9000	69·0411	70·2740	71·5068	72·7397	73·9726	9000
9100	69·8082	71·0548	72·3014	73·5479	74·7945	9100
9200	70·5753	71·8356	73·0959	74·3562	75·6164	9200
9300	71·3425	72·6164	73·8904	75·1644	76·4384	9300
9400	72·1096	73·3973	74·6849	75·9726	77·2603	9400
9500	72·8767	74·1781	75·4795	76·7808	78·0822	9500
9600	73·6438	74·9589	76·2740	77·5890	78·9041	9600
9700	74·4110	75·7397	77·0685	78·3973	79·7260	9700
9800	75·1781	76·5205	77·8630	79·2055	80·5479	9800
9900	75·9452	77·3014	78·6575	80·0137	81·3699	9900
10,000	76·7123	78·0822	79·4521	80·8219	82·1918	10,000

Add ·03 capital for 275-279 days. Add ·04 capital for 348-352 days.

SIMPLE INTEREST

61, 134, 207, 280, 353 Days

Capital	61 134 207 280 353	62 135 208 281 354	63 136 209 282 355	64 137 210 283 356	65 138 211 284 357	Capital
£	£	£	£	£	£	£
100	.8356	.8493	.8630	.8767	.8904	100
200	1.6712	1.6986	1.7260	1.7534	1.7808	200
300	2.5068	2.5479	2.5890	2.6301	2.6712	300
400	3.3425	3.3973	3.4521	3.5068	3.5616	400
500	4.1781	4.2466	4.3151	4.3836	4.4521	500
600	5.0137	5.0959	5.1781	5.2603	5.3425	600
700	5.8493	5.9452	6.0411	6.1370	6.2329	700
800	6.6849	6.7945	6.9041	7.0137	7.1233	800
900	7.5205	7.6438	7.7671	7.8904	8.0137	900
1000	8.3562	8.4932	8.6301	8.7671	8.9041	1000
1100	9.1918	9.3425	9.4932	9.6438	9.7945	1100
1200	10.0274	10.1918	10.3562	10.5205	10.6849	1200
1300	10.8630	11.0411	11.2192	11.3973	11.5753	1300
1400	11.6986	11.8904	12.0822	12.2740	12.4658	1400
1500	12.5342	12.7397	12.9452	13.1507	13.3562	1500
1600	13.3699	13.5890	13.8082	14.0274	14.2466	1600
1700	14.2055	14.4384	14.6712	14.9041	15.1370	1700
1800	15.0411	15.2877	15.5342	15.7808	16.0274	1800
1900	15.8767	16.1370	16.3973	16.6575	16.9178	1900
2000	16.7123	16.9863	17.2603	17.5342	17.8082	2000
2100	17.5479	17.8356	18.1233	18.4110	18.6986	2100
2200	18.3836	18.6849	18.9863	19.2877	19.5890	2200
2300	19.2192	19.5342	19.8493	20.1644	20.4795	2300
2400	20.0548	20.3836	20.7123	21.0411	21.3699	2400
2500	20.8904	21.2329	21.5753	21.9178	22.2603	2500
2600	21.7260	22.0822	22.4384	22.7945	23.1507	2600
2700	22.5616	22.9315	23.3014	23.6712	24.0411	2700
2800	23.3973	23.7808	24.1644	24.5479	24.9315	2800
2900	24.2329	24.6301	25.0274	25.4247	25.8219	2900
3000	25.0685	25.4795	25.8904	26.3014	26.7123	3000
3100	25.9041	26.3288	26.7534	27.1781	27.6027	3100
3200	26.7397	27.1781	27.6164	28.0548	28.4932	3200
3300	27.5753	28.0274	28.4795	28.9315	29.3836	3300
3400	28.4110	28.8767	29.3425	29.8082	30.2740	3400
3500	29.2466	29.7620	30.2055	30.6849	31.1644	3500
3600	30.0822	30.5753	31.0685	31.5616	32.0548	3600
3700	30.9178	31.4247	31.9315	32.4384	32.9452	3700
3800	31.7534	32.2740	32.7945	33.3151	33.8356	3800
3900	32.5890	33.1233	33.6575	34.1918	34.7260	3900
4000	33.4247	33.9726	34.5205	35.0685	35.6164	4000
4100	34.2603	34.8219	35.3836	35.9452	36.5068	4100
4200	35.0959	35.6712	36.2466	36.8219	37.3973	4200
4300	35.9315	36.5205	37.1096	37.6986	38.2877	4300
4400	36.7671	37.3699	37.9726	38.5753	39.1781	4400
4500	37.6027	38.2192	38.8356	39.4521	40.0685	4500
4600	38.4384	39.0685	39.6896	40.3288	40.9589	4600
4700	39.2740	39.9178	40.5616	41.2055	41.8493	4700
4800	40.1096	40.7671	41.4247	42.0822	42.7397	4800
4900	40.9452	41.6164	42.2877	42.9589	43.6301	4900
5000	41.7808	42.4658	43.1507	43.8356	44.5205	5000

Add .01 capital for 134-138 days. Add .02 capital for 207-211 days.

For explanation see pp. (29-31).

65, 138, 211, 284, 357 Days

Capital	61 134 207 280 353	62 135 208 281 354	63 136 209 282 355	64 137 210 283 356	65 138 211 284 357	Capital
£	£	£	£	£	£	£
5100	42·6164	43·3151	44·0137	44·7123	45·4110	5100
5200	43·4521	44·1644	44·8767	45·5890	46·3014	5200
5300	44·2877	45·0137	45·7397	46·4658	47·1918	5300
5400	45·1233	45·8630	46·6027	47·3425	48·0822	5400
5500	45·9589	46·7123	47·4658	48·2192	48·9726	5500
5600	46·7945	47·5616	48·3288	49·0959	49·8630	5600
5700	47·6301	48·4110	49·1918	49·9726	50·7534	5700
5800	48·4658	49·2603	50·0548	50·8493	51·6438	5800
5900	49·3014	50·1096	50·9178	51·7260	52·5342	5900
6000	50·1370	50·9589	51·7808	52·6027	53·4247	6000
6100	50·9726	51·8082	52·6438	53·4795	54·3151	6100
6200	51·8082	52·6575	53·5068	54·3562	55·2055	6200
6300	52·6438	53·5068	54·3699	55·2329	56·0959	6300
6400	53·4795	54·3562	55·2329	56·1096	56·9863	6400
6500	54·3151	55·2055	56·0959	56·9863	57·8767	6500
6600	55·1507	56·0548	56·9589	57·8630	58·7671	6600
6700	55·9863	56·9041	57·8219	58·7397	59·6575	6700
6800	56·8219	57·7534	58·6849	59·6164	60·5479	6800
6900	57·6575	58·6027	59·5479	60·4932	61·4384	6900
7000	58·4932	59·4521	60·4110	61·3699	62·3288	7000
7100	59·3288	60·3014	61·2740	62·2466	63·2192	7100
7200	60·1644	61·1507	62·1370	63·1233	64·1096	7200
7300	61·0000	62·0000	63·0000	64·0000	65·0000	7300
7400	61·8356	62·8493	63·8630	64·8767	65·8904	7400
7500	62·6712	63·6986	64·7260	65·7534	66·7808	7500
7600	63·5068	64·5479	65·5890	66·6301	67·6712	7600
7700	64·3425	65·3973	66·4521	67·5068	68·5616	7700
7800	65·1781	66·2466	67·3151	68·3836	69·4521	7800
7900	66·0137	67·0959	68·1781	69·2603	70·3425	7900
8000	66·8493	67·9452	69·0411	70·1370	71·2329	8000
8100	67·6849	68·7945	69·9041	71·0137	72·1233	8100
8200	68·5205	69·6438	70·7671	71·8904	73·0137	8200
8300	69·3562	70·4932	71·6301	72·7671	73·9041	8300
8400	70·1918	71·3425	72·4932	73·6438	74·7945	8400
8500	71·0274	72·1918	73·3562	74·5205	75·6849	8500
8600	71·8630	73·0411	74·2192	75·3973	76·5753	8600
8700	72·6986	73·8904	75·0822	76·2740	77·4658	8700
8800	73·5342	74·7397	75·9452	77·1507	78·3562	8800
8900	74·3699	75·5890	76·8082	78·0274	79·2466	8900
9000	75·2055	76·4384	77·6712	78·9041	80·1370	9000
9100	76·0411	77·2877	78·5342	79·7808	81·0274	9100
9200	76·8767	78·1370	79·3973	80·6575	81·9178	9200
9300	77·7123	78·9863	80·2603	81·5342	82·8082	9300
9400	78·5479	79·8356	81·1233	82·4110	83·6986	9400
9500	79·3836	80·6849	81·9863	83·2877	84·5890	9500
9600	80·2192	81·5342	82·8493	84·1644	85·4795	9600
9700	81·0548	82·3836	83·7123	85·0411	86·3699	9700
9800	81·8904	83·2329	84·5753	85·9178	87·2603	9800
9900	82·7620	84·0822	85·4384	86·7945	88·1507	9900
10,000	83·5616	84·9315	86·3014	87·6712	89·0411	10,000

Add ·03 capital for 280-284 days. Add ·04 capital for 353-357 days.

SIMPLE INTEREST

66, 139, 212, 285, 358 Days

Capital	66 139 212 285 358	67 140 213 286 359	68 141 214 287 360	69 142 215 288 361	70 143 216 289 362	Capital
£	£	£	£	£	£	£
100	·9041	·9178	·9315	·9452	·9589	100
200	1·8082	1·8356	1·8630	1·8904	1·9178	200
300	2·7123	2·7534	2·7945	2·8356	2·8767	300
400	3·6164	3·6712	3·7260	3·7808	3·8356	400
500	4·5205	4·5890	4·6575	4·7260	4·7945	500
600	5·4247	5·5068	5·5890	5·6712	5·7534	600
700	6·3288	6·4247	6·5205	6·6164	6·7123	700
800	7·2329	7·3425	7·4521	7·5616	7·6712	800
900	8·1370	8·2603	8·3836	8·5068	8·6301	900
1000	9·0411	9·1781	9·3151	9·4521	9·5890	1000
1100	9·9452	10·0959	10·2466	10·3973	10·5479	1100
1200	10·8493	11·0137	11·1781	11·3425	11·5068	1200
1300	11·7534	11·9315	12·1096	12·2877	12·4658	1300
1400	12·6575	12·8493	13·0411	13·2329	13·4247	1400
1500	13·5616	13·7671	13·9726	14·1781	14·3836	1500
1600	14·4658	14·6849	14·9041	15·1233	15·3425	1600
1700	15·3699	15·6027	15·8356	16·0685	16·3014	1700
1800	16·2740	16·5205	16·7671	17·0137	17·2603	1800
1900	17·1781	17·4384	17·6986	17·9589	18·2192	1900
2000	18·0822	18·3562	18·6301	18·9041	19·1781	2000
2100	18·9860	19·2740	19·5616	19·8493	20·1370	2100
2200	19·8904	20·1918	20·4932	20·7945	21·0959	2200
2300	20·7945	21·1096	21·4247	21·7397	22·0548	2300
2400	21·6986	22·0274	22·3562	22·6849	23·0137	2400
2500	22·6027	22·9452	23·2877	23·6301	23·9726	2500
2600	23·5068	23·8630	24·2192	24·5753	24·9315	2600
2700	24·4110	24·7808	25·1507	25·5205	25·8904	2700
2800	25·3151	25·6986	26·0822	26·4658	26·8493	2800
2900	26·2192	26·6164	27·0137	27·4110	27·8082	2900
3000	27·1233	27·5342	27·9452	28·3562	28·7671	3000
3100	28·0274	28·4521	28·8767	29·3014	29·7260	3100
3200	28·9315	29·3699	29·8082	30·2466	30·6849	3200
3300	29·8356	30·2877	30·7397	31·1918	31·6438	3300
3400	30·7397	31·2055	31·6712	32·1370	32·6027	3400
3500	31·6438	32·1233	32·6027	33·0822	33·5616	3500
3600	32·5479	33·0411	33·5342	34·0274	34·5205	3600
3700	33·4521	33·9589	34·4658	34·9726	35·4795	3700
3800	34·3562	34·8767	35·3973	35·9178	36·4384	3800
3900	35·2603	35·7945	36·3288	36·8630	37·3973	3900
4000	36·1644	36·7123	37·2603	37·8082	38·3562	4000
4100	37·0685	37·6301	38·1918	38·7534	39·3151	4100
4200	37·9726	38·5479	39·1233	39·6986	40·2740	4200
4300	38·8767	39·4658	40·0548	40·6438	41·2329	4300
4400	39·7908	40·3836	40·9863	41·5890	42·1918	4400
4500	40·6849	41·3014	41·9178	42·5342	43·1507	4500
4600	41·5890	42·2192	42·8493	43·4795	44·1096	4600
4700	42·4932	43·1370	43·7808	44·4247	45·0685	4700
4800	43·3973	44·0548	44·7123	45·3699	46·0274	4800
4900	44·3014	44·9726	45·6438	46·3151	46·9863	4900
5000	45·2055	45·8904	46·5753	47·2603	47·9452	5000

Add ·01 capital for 139-143 days. Add ·02 capital for 212-216 days.

For explanation see pp. (29-31).

FIVE PER CENT.

70, 143, 216, 289, 362 Days

Capital	66 139 212 285 358	67 140 213 286 359	68 141 214 287 360	69 142 215 288 361	70 143 216 289 362	Capital
£	£	£	£	£	£	£
5100	46·1096	46·8082	47·5068	48·2055	48·9041	5100
5200	47·0137	47·7260	48·4384	49·1507	49·8630	5200
5300	47·9178	48·6438	49·3699	50·0959	50·8219	5300
5400	48·8219	49·5616	50·3014	51·0411	51·7808	5400
5500	49·7260	50·4795	51·2329	51·9863	52·7397	5500
5600	50·6301	51·3973	52·1644	52·9315	53·6986	5600
5700	51·5342	52·3151	53·0959	53·8767	54·6575	5700
5800	52·4384	53·2329	54·0274	54·8219	55·6164	5800
5900	53·3425	54·1507	54·9589	55·7671	56·5753	5900
6000	54·2466	55·0685	55·8904	56·7123	57·5342	6000
6100	55·1507	55·9863	56·8219	57·6575	58·4932	6100
6200	56·0548	56·9041	57·7534	58·6027	59·4521	6200
6300	56·9589	57·8219	58·6849	59·5479	60·4110	6300
6400	57·8630	58·7397	59·6164	60·4932	61·3699	6400
6500	58·7671	59·6575	60·5479	61·4384	62·3288	6500
6600	59·6712	60·5753	61·4795	62·3836	63·2877	6600
6700	60·5753	61·4932	62·4110	63·3288	64·2466	6700
6800	61·4795	62·4110	63·3425	64·2740	65·2055	6800
6900	62·3836	63·3288	64·2740	65·2192	66·1644	6900
7000	63·2877	64·2466	65·2055	66·1644	67·1233	7000
7100	64·1918	65·1644	66·1370	67·1096	68·0822	7100
7200	65·0959	66·0822	67·0685	68·0548	69·0411	7200
7300	66·0000	67·0000	68·0000	69·0000	70·0000	7300
7400	66·9041	67·9178	68·9315	69·9452	70·9589	7400
7500	67·8082	68·8356	69·8630	70·8904	71·9178	7500
7600	68·7123	69·7534	70·7945	71·8356	72·8767	7600
7700	69·6164	70·6712	71·7260	72·7808	73·8356	7700
7800	70·5205	71·5890	72·6575	73·7260	74·7945	7800
7900	71·4247	72·5068	73·5890	74·6712	75·7534	7900
8000	72·3288	73·4247	74·5205	75·6164	76·7123	8000
8100	73·2329	74·3425	75·4521	76·5616	77·6712	8100
8200	74·1370	75·2603	76·3836	77·5068	78·6301	8200
8300	75·0411	76·1781	77·3151	78·4521	79·5890	8300
8400	75·9452	77·0959	78·2466	79·3973	80·5479	8400
8500	76·8493	78·0137	79·1781	80·3425	81·5068	8500
8600	77·7534	78·9315	80·1096	81·2877	82·4658	8600
8700	78·6575	79·8493	81·0411	82·2329	83·4247	8700
8800	79·5616	80·7671	81·9726	83·1781	84·3836	8800
8900	80·4658	81·6849	82·9041	84·1233	85·3425	8900
9000	81·3699	82·6027	83·8356	85·0685	86·3014	9000
9100	82·2740	83·5205	84·7671	86·0137	87·2603	9100
9200	83·1781	84·4384	85·6986	86·9589	88·2192	9200
9300	84·0822	85·3562	86·6301	87·9041	89·1781	9300
9400	84·9863	86·2740	87·5616	88·8493	90·1370	9400
9500	85·8904	87·1918	88·4932	89·7945	91·0959	9500
9600	86·7945	88·1096	89·4247	90·7397	92·0548	9600
9700	87·6986	89·0274	90·3562	91·6849	93·0137	9700
9800	88·6027	89·9452	91·2877	92·6301	93·9726	9800
9900	89·5068	90·8630	92·2192	93·5753	94·9315	9900
10,000	90·4110	91·7808	93·1507	94·5205	95·8904	10,000

Add ·03 capital for 285–289 days. Add ·04 capital for 358–362 days.

SIMPLE INTEREST

71, 144, 217, 290, 363 Days

Capital	71 144 217 290 363	72 145 218 291 364	73 146 219 292 365	146 219 292 365	219 292 365	292 365	Capital
£	£	£	£	£	£	£	£
100	·9726	·9863	1	2	3	4	100
200	1·9452	1·9726	2	4	6	8	200
300	2·9178	2·9589	3	6	9	12	300
400	3·8904	3·9452	4	8	12	16	400
500	4·8630	4·9315	5	10	15	20	500
600	5·8356	5·9178	6	12	18	24	600
700	6·8082	6·9041	7	14	21	28	700
800	7·7808	7·8904	8	16	24	32	800
900	8·7534	8·8767	9	18	27	36	900
1000	9·7260	9·8630	10	20	30	40	1000
1100	10·6986	10·8493	11	22	33	44	1100
1200	11·6712	11·8356	12	24	36	48	1200
1300	12·6438	12·8219	13	26	39	52	1300
1400	13·6164	13·8082	14	28	42	56	1400
1500	14·5890	14·7945	15	30	45	60	1500
1600	15·5616	15·7808	16	32	48	64	1600
1700	16·5342	16·7671	17	34	51	68	1700
1800	17·5068	17·7534	18	36	54	72	1800
1900	18·4795	18·7397	19	38	57	76	1900
2000	19·4521	19·7260	20	40	60	80	2000
2100	20·4247	20·7123	21	42	63	84	2100
2200	21·3973	21·6986	22	44	66	88	2200
2300	22·3699	22·6849	23	46	69	92	2300
2400	23·3425	23·6712	24	48	72	96	2400
2500	24·3151	24·6575	25	50	75	100	2500
2600	25·2877	25·6438	26	52	78	104	2600
2700	26·2603	26·6301	27	54	81	108	2700
2800	27·2329	27·6164	28	56	84	112	2800
2900	28·2055	28·6027	29	58	87	116	2900
3000	29·1781	29·5890	30	60	90	120	3000
3100	30·1507	30·5753	31	62	93	124	3100
3200	31·1233	31·5616	32	64	96	128	3200
3300	32·0959	32·5479	33	66	99	132	3300
3400	33·0685	33·5342	34	68	102	136	3400
3500	34·0411	34·5205	35	70	105	140	3500
3600	35·0137	35·5068	36	72	108	144	3600
3700	35·9863	36·4932	37	74	111	148	3700
3800	36·9589	37·4795	38	76	114	152	3800
3900	37·9315	38·4658	39	78	117	156	3900
4000	38·9041	39·4521	40	80	120	160	4000
4100	39·8767	40·4384	41	82	123	164	4100
4200	40·8493	41·4247	42	84	126	168	4200
4300	41·8219	42·4110	43	86	129	172	4300
4400	42·7945	43·3973	44	88	132	176	4400
4500	43·7671	44·3836	45	90	135	180	4500
4600	44·7397	45·3699	46	92	138	184	4600
4700	45·7123	46·3562	47	94	141	188	4700
4800	46·6849	47·3425	48	96	144	192	4800
4900	47·6575	48·3288	49	98	147	196	4900
5000	48·6301	49·3151	50	100	150	200	5000

Add ·01 capital for 144-365 days. Add ·02 capital for 217-365 days.
For explanation see pp. (29-31).

FIVE PER CENT.

73, 146, 219, 292, 365 Days

Capital.	71 144 217 290 363	72 145 218 291 364	73 146 219 292 365	146 219 292 365	219 292 365	292 365	Capital.
£	£	£	£	£	£	£	£
5100	49·6027	50·3014	51	102	153	204	5100
5200	50·5753	51·2877	52	104	156	208	5200
5300	51·5479	52·2740	53	106	159	212	5300
5400	52·5205	53·2603	54	108	162	216	5400
5500	53·4932	54·2466	55	110	165	220	5500
5600	54·4658	55·2329	56	112	168	224	5600
5700	55·4384	56·2192	57	114	171	228	5700
5800	56·4110	57·2055	58	116	174	232	5800
5900	57·3836	58·1918	59	118	177	236	5900
6000	58·3562	59·1781	60	120	180	240	6000
6100	59·3288	60·1644	61	122	183	244	6100
6200	60·3014	61·1507	62	124	186	248	6200
6300	61·2740	62·1370	63	126	189	252	6300
6400	62·2466	63·1233	64	128	192	256	6400
6500	63·2192	64·1096	65	130	195	260	6500
6600	64·1918	65·0959	66	132	198	264	6600
6700	65·1644	66·0822	67	134	201	268	6700
6800	66·1370	67·0685	68	136	204	272	6800
6900	67·1096	68·0548	69	138	207	276	6900
7000	69·0822	69·0411	70	140	210	280	7000
7100	69·0548	70·0274	71	142	213	284	7100
7200	70·0274	71·0137	72	144	216	288	7200
7300	71·0000	72·0000	73	146	219	292	7300
7400	71·9726	72·9863	74	148	222	296	7400
7500	72·9452	73·9726	75	150	225	300	7500
7600	73·9178	74·9589	76	152	228	304	7600
7700	74·8904	75·9452	77	154	231	308	7700
7800	75·8630	76·9315	78	156	234	312	7800
7900	76·8356	77·9178	79	158	237	316	7900
8000	77·8082	78·9041	80	160	240	320	8000
8100	78·7808	79·8904	81	162	243	324	8100
8200	79·7534	80·8767	82	164	246	328	8200
8300	80·7260	81·8630	83	166	249	332	8300
8400	81·6986	82·8493	84	168	252	336	8400
8500	82·6712	83·8356	85	170	255	340	8500
8600	83·6438	84·8219	86	172	258	344	8600
8700	84·6164	85·8082	87	174	261	348	8700
8800	85·5890	86·7945	88	176	264	352	8800
8900	86·5616	87·7808	89	178	267	356	8900
9000	87·5342	88·7671	90	180	270	360	9000
9100	88·5068	89·7534	91	182	273	364	9100
9200	89·4795	90·7397	92	184	276	368	9200
9300	90·4521	91·7260	93	186	279	372	9300
9400	91·4247	92·7123	94	188	282	376	9400
9500	92·3973	93·6986	95	190	285	380	9500
9600	93·3699	94·6849	96	192	288	384	9600
9700	94·3425	95·6712	97	194	291	388	9700
9800	95·3151	96·6575	98	196	294	392	9800
9900	96·2877	97·6438	99	198	297	396	9900
10,000	97·2603	98·6301	100	200	300	400	10,000

Add ·03 capital for 290-365 days. Add ·04 capital for 363-365 days.

INTEREST TABLES

INTEREST, AMOUNT, AND DISCOUNT OF £1 IN A YEAR, NINE, SIX, AND THREE MONTHS				
Interest per Annum	Period	Interest	Amount	Discount
1 %.	1 year	·010000	1·010000	·009901
	9 months	·007500	1·007500	·007444
	6 "	·005000	1·005000	·004975
	3 "	·002500	1·002500	·002494
1 $\frac{1}{4}$ %.	1 year	·012500	1·012500	·012346
	9 months	·009375	1·009375	·009288
	6 "	·006250	1·006250	·006211
	3 "	·003125	1·003125	·003115
1 $\frac{1}{2}$ %.	1 year	·015000	1·015000	·014778
	9 months	·011250	1·011250	·011125
	6 "	·007500	1·007500	·007444
	3 "	·003750	1·003750	·003736
1 $\frac{3}{4}$ %.	1 year	·017500	1·017500	·017199
	9 months	·013125	1·013125	·012955
	6 "	·008750	1·008750	·008674
	3 "	·004375	1·004375	·004356
2 %.	1 year	·020000	1·020000	·019608
	9 months	·015000	1·015000	·014778
	6 "	·010000	1·010000	·009901
	3 "	·005000	1·005000	·004975
2 $\frac{1}{4}$ %.	1 year	·022500	1·022500	·022005
	9 months	·016875	1·016875	·016595
	6 "	·011250	1·011250	·011125
	3 "	·005625	1·005625	·005593
2 $\frac{1}{2}$ %.	1 year	·025000	1·025000	·024390
	9 months	·018750	1·018750	·018405
	6 "	·012500	1·012500	·012346
	3 "	·006250	1·006250	·006211
2 $\frac{3}{4}$ %.	1 year	·027500	1·027500	·026764
	9 months	·020625	1·020625	·020208
	6 "	·013750	1·013750	·013563
	3 "	·006875	1·006875	·006828
3 %.	1 year	·030000	1·030000	·029126
	9 months	·022500	1·022500	·022005
	6 "	·015000	1·015000	·014778
	3 "	·007500	1·007500	·007444
3 $\frac{1}{4}$ %.	1 year	·032500	1·032500	·031477
	9 months	·024375	1·024375	·023795
	6 "	·016250	1·016250	·015990
	3 "	·008125	1·008125	·0080595
3 $\frac{1}{2}$ %.	1 year	·035000	1·035000	·033816
	9 months	·026250	1·026250	·025579
	6 "	·017500	1·017500	·017199
	3 "	·008750	1·008750	·008674
3 $\frac{3}{4}$ %.	1 year	·037500	1·037500	·036145
	9 months	·028125	1·028125	·027356
	6 "	·018750	1·018750	·018405
	3 "	·009375	1·009375	·0092879

For explanation see pp. (31, 32).

INTEREST TABLES

INTEREST, AMOUNT, AND DISCOUNT OF £1 IN A YEAR, NINE, SIX, AND THREE MONTHS

Interest per Annum	Period	Interest	Amount	Discount
4 %	1 year	·040000	1·040000	·038462
	9 months	·030000	1·030000	·029126
	6 "	·020000	1·020000	·019608
	3 "	·010000	1·010000	·009901
4 $\frac{1}{4}$ %	1 year	·042500	1·042500	·040767
	9 months	·031875	1·031875	·030890
	6 "	·021250	1·021250	·020808
	3 "	·010625	1·010625	·010513
4 $\frac{1}{2}$ %	1 year	·045000	1·045000	·043062
	9 months	·033750	1·033750	·032648
	6 "	·022500	1·022500	·022005
	3 "	·011250	1·011250	·011125
4 $\frac{3}{4}$ %	1 year	·047500	1·047500	·045346
	9 months	·035625	1·035625	·034400
	6 "	·023750	1·023750	·023199
	3 "	·011875	1·011875	·011736
5 %	1 year	·050000	1·050000	·047619
	9 months	·037500	1·037500	·036145
	6 "	·025000	1·025000	·024390
	3 "	·012500	1·012500	·012346
5 $\frac{1}{2}$ %	1 year	·055000	1·055000	·052133
	9 months	·041250	1·041250	·039616
	6 "	·027500	1·027500	·026764
	3 "	·013750	1·013750	·013564
6 %	1 year	·060000	1·060000	·056604
	9 months	·045000	1·045000	·043062
	6 "	·030000	1·030000	·029126
	3 "	·015000	1·015000	·014778
6 $\frac{1}{2}$ %	1 year	·065000	1·065000	·061033
	9 months	·048750	1·048750	·046484
	6 "	·032500	1·032500	·031477
	3 "	·016250	1·016250	·015990
7 %	1 year	·070000	1·070000	·065421
	9 months	·052500	1·052500	·049881
	6 "	·035000	1·035000	·033816
	3 "	·017500	1·017500	·017199
8 %	1 year	·080000	1·080000	·074074
	9 months	·060000	1·060000	·056604
	6 "	·040000	1·040000	·038462
	3 "	·020000	1·020000	·019608
9 %	1 year	·090000	1·090000	·082569
	9 months	·067500	1·067500	·063232
	6 "	·045000	1·045000	·043062
	3 "	·022500	1·022500	·022005
10 %	1 year	·100000	1·100000	·090909
	9 months	·075000	1·075000	·069767
	6 "	·050000	1·050000	·047619
	3 "	·025000	1·025000	·024390

DECIMALS OF £1.

THE DECIMAL CORRESPONDING TO EVERY FARTHING IN THE £

Pence	0s.	1s.	2s.	3s.	4s.	Pence
0	·00000	·05000	·10000	·15000	·20000	0
0 $\frac{1}{4}$	·00104	·05104	·10104	·15104	·20104	0 $\frac{1}{4}$
0 $\frac{1}{2}$	·00208	·05208	·10208	·15208	·20208	0 $\frac{1}{2}$
0 $\frac{3}{4}$	·00313	·05313	·10313	·15313	·20313	0 $\frac{3}{4}$
1	·00417	·05417	·10417	·15417	·20417	1
1 $\frac{1}{4}$	·00521	·05521	·10521	·15521	·20521	1 $\frac{1}{4}$
1 $\frac{1}{2}$	·00625	·05625	·10625	·15625	·20625	1 $\frac{1}{2}$
1 $\frac{3}{4}$	·00729	·05729	·10729	·15729	·20729	1 $\frac{3}{4}$
2	·00833	·05833	·10833	·15833	·20833	2
2 $\frac{1}{4}$	·00938	·05938	·10938	·15938	·20938	2 $\frac{1}{4}$
2 $\frac{1}{2}$	·01042	·06042	·11042	·16042	·21042	2 $\frac{1}{2}$
2 $\frac{3}{4}$	·01146	·06146	·11146	·16146	·21146	2 $\frac{3}{4}$
3	·01250	·06250	·11250	·16250	·21250	3
3 $\frac{1}{4}$	·01354	·06354	·11354	·16354	·21354	3 $\frac{1}{4}$
3 $\frac{1}{2}$	·01458	·06458	·11458	·16458	·21458	3 $\frac{1}{2}$
3 $\frac{3}{4}$	·01563	·06563	·11563	·16563	·21563	3 $\frac{3}{4}$
4	·01667	·06667	·11667	·16667	·21667	4
4 $\frac{1}{4}$	·01771	·06771	·11771	·16771	·21771	4 $\frac{1}{4}$
4 $\frac{1}{2}$	·01875	·06875	·11875	·16875	·21875	4 $\frac{1}{2}$
4 $\frac{3}{4}$	·01979	·06979	·11979	·16979	·21979	4 $\frac{3}{4}$
5	·02083	·07083	·12083	·17083	·22083	5
5 $\frac{1}{4}$	·02188	·07188	·12188	·17188	·22188	5 $\frac{1}{4}$
5 $\frac{1}{2}$	·02292	·07292	·12292	·17292	·22292	5 $\frac{1}{2}$
5 $\frac{3}{4}$	·02396	·07396	·12396	·17396	·22396	5 $\frac{3}{4}$
6	·02500	·07500	·12500	·17500	·22500	6
6 $\frac{1}{4}$	·02604	·07604	·12604	·17604	·22604	6 $\frac{1}{4}$
6 $\frac{1}{2}$	·02708	·07708	·12708	·17708	·22708	6 $\frac{1}{2}$
6 $\frac{3}{4}$	·02813	·07813	·12813	·17813	·22813	6 $\frac{3}{4}$
7	·02917	·07917	·12917	·17917	·22917	7
7 $\frac{1}{4}$	·03021	·08021	·13021	·18021	·23021	7 $\frac{1}{4}$
7 $\frac{1}{2}$	·03125	·08125	·13125	·18125	·23125	7 $\frac{1}{2}$
7 $\frac{3}{4}$	·03229	·08229	·13229	·18229	·23229	7 $\frac{3}{4}$
8	·03333	·08333	·13333	·18333	·23333	8
8 $\frac{1}{4}$	·03438	·08438	·13438	·18438	·23438	8 $\frac{1}{4}$
8 $\frac{1}{2}$	·03542	·08542	·13542	·18542	·23542	8 $\frac{1}{2}$
8 $\frac{3}{4}$	·03646	·08646	·13646	·18646	·23646	8 $\frac{3}{4}$
9	·03750	·08750	·13750	·18750	·23750	9
9 $\frac{1}{4}$	·03854	·08854	·13854	·18854	·23854	9 $\frac{1}{4}$
9 $\frac{1}{2}$	·03958	·08958	·13958	·18958	·23958	9 $\frac{1}{2}$
9 $\frac{3}{4}$	·04063	·09063	·14063	·19063	·24063	9 $\frac{3}{4}$
10	·04167	·09167	·14167	·19167	·24167	10
10 $\frac{1}{4}$	·04271	·09271	·14271	·19271	·24271	10 $\frac{1}{4}$
10 $\frac{1}{2}$	·04375	·09375	·14375	·19375	·24375	10 $\frac{1}{2}$
10 $\frac{3}{4}$	·04479	·09479	·14479	·19479	·24479	10 $\frac{3}{4}$
11	·04583	·09583	·14583	·19583	·24583	11
11 $\frac{1}{4}$	·04688	·09688	·14688	·19688	·24688	11 $\frac{1}{4}$
11 $\frac{1}{2}$	·04792	·09792	·14792	·19792	·24792	11 $\frac{1}{2}$
11 $\frac{3}{4}$	·04896	·09896	·14896	·19896	·24896	11 $\frac{3}{4}$

For explanation see pp. (32, 33).

DECIMALS OF £1

THE DECIMAL CORRESPONDING TO EVERY FARTHING IN THE £

Pence	5s.	6s.	7s.	8s.	9s.	Pence
0	·25000	·30000	·35000	·40000	·45000	0
0 $\frac{1}{4}$	·25104	·30104	·35104	·40104	·45104	0 $\frac{1}{4}$
0 $\frac{1}{2}$	·25208	·30208	·35208	·40208	·45208	0 $\frac{1}{2}$
0 $\frac{3}{4}$	·25313	·30313	·35313	·40313	·45313	0 $\frac{3}{4}$
1	·25417	·30417	·35417	·40417	·45417	1
1 $\frac{1}{4}$	·25521	·30521	·35521	·40521	·45521	1 $\frac{1}{4}$
1 $\frac{1}{2}$	·25625	·30625	·35625	·40625	·45625	1 $\frac{1}{2}$
1 $\frac{3}{4}$	·25729	·30729	·35729	·40729	·45729	1 $\frac{3}{4}$
2	·25833	·30833	·35833	·40833	·45833	2
2 $\frac{1}{4}$	·25938	·30938	·35938	·40938	·45938	2 $\frac{1}{4}$
2 $\frac{1}{2}$	·26042	·31042	·36042	·41042	·46042	2 $\frac{1}{2}$
2 $\frac{3}{4}$	·26146	·31146	·36146	·41146	·46146	2 $\frac{3}{4}$
3	·26250	·31250	·36250	·41250	·46250	3
3 $\frac{1}{4}$	·26354	·31354	·36354	·41354	·46354	3 $\frac{1}{4}$
3 $\frac{1}{2}$	·26458	·31458	·36458	·41458	·46458	3 $\frac{1}{2}$
3 $\frac{3}{4}$	·26563	·31563	·36563	·41563	·46563	3 $\frac{3}{4}$
4	·26667	·31667	·36667	·41667	·46667	4
4 $\frac{1}{4}$	·26771	·31771	·36771	·41771	·46771	4 $\frac{1}{4}$
4 $\frac{1}{2}$	·26875	·31875	·36875	·41875	·46875	4 $\frac{1}{2}$
4 $\frac{3}{4}$	·26979	·31979	·36979	·41979	·46979	4 $\frac{3}{4}$
5	·27083	·32083	·37083	·42083	·47083	5
5 $\frac{1}{4}$	·27188	·32188	·37188	·42188	·47188	5 $\frac{1}{4}$
5 $\frac{1}{2}$	·27292	·32292	·37292	·42292	·47292	5 $\frac{1}{2}$
5 $\frac{3}{4}$	·27396	·32396	·37396	·42396	·47396	5 $\frac{3}{4}$
6	·27500	·32500	·37500	·42500	·47500	6
6 $\frac{1}{4}$	·27604	·32604	·37604	·42604	·47604	6 $\frac{1}{4}$
6 $\frac{1}{2}$	·27708	·32708	·37708	·42708	·47708	6 $\frac{1}{2}$
6 $\frac{3}{4}$	·27813	·32813	·37813	·42813	·47813	6 $\frac{3}{4}$
7	·27917	·32917	·37917	·42917	·47917	7
7 $\frac{1}{4}$	·28021	·33021	·38021	·43021	·48021	7 $\frac{1}{4}$
7 $\frac{1}{2}$	·28125	·33125	·38125	·43125	·48125	7 $\frac{1}{2}$
7 $\frac{3}{4}$	·28229	·33229	·38229	·43229	·48229	7 $\frac{3}{4}$
8	·28333	·33333	·38333	·43333	·48333	8
8 $\frac{1}{4}$	·28438	·33438	·38438	·43438	·48438	8 $\frac{1}{4}$
8 $\frac{1}{2}$	·28542	·33542	·38542	·43542	·48542	8 $\frac{1}{2}$
8 $\frac{3}{4}$	·28646	·33646	·38646	·43646	·48646	8 $\frac{3}{4}$
9	·28750	·33750	·38750	·43750	·48750	9
9 $\frac{1}{4}$	·28854	·33854	·38854	·43854	·48854	9 $\frac{1}{4}$
9 $\frac{1}{2}$	·28958	·33958	·38958	·43958	·48958	9 $\frac{1}{2}$
9 $\frac{3}{4}$	·29063	·34063	·39063	·44063	·49063	9 $\frac{3}{4}$
10	·29167	·34167	·39167	·44167	·49167	10
10 $\frac{1}{4}$	·29271	·34271	·39271	·44271	·49271	10 $\frac{1}{4}$
10 $\frac{1}{2}$	·29375	·34375	·39375	·44375	·49375	10 $\frac{1}{2}$
10 $\frac{3}{4}$	·29479	·34479	·39479	·44479	·49479	10 $\frac{3}{4}$
11	·29583	·34583	·39583	·44583	·49583	11
11 $\frac{1}{4}$	·29688	·34688	·39688	·44688	·49688	11 $\frac{1}{4}$
11 $\frac{1}{2}$	·29792	·34792	·39792	·44792	·49792	11 $\frac{1}{2}$
11 $\frac{3}{4}$	·29896	·34896	·39896	·44896	·49896	11 $\frac{3}{4}$

DECIMALS OF £1

THE DECIMAL CORRESPONDING TO EVERY FARTHING IN THE £						
Pence	10s.	11s.	12s.	13s.	14s.	Pence
0	·50000	·55000	·60000	·65000	·70000	0
0 $\frac{1}{4}$	·50104	·55104	·60104	·65104	·70104	0 $\frac{1}{4}$
0 $\frac{2}{4}$	·50208	·55208	·60208	·65208	·70208	0 $\frac{2}{4}$
0 $\frac{3}{4}$	·50313	·55313	·60313	·65313	·70313	0 $\frac{3}{4}$
1	·50417	·55417	·60417	·65417	·70417	1
1 $\frac{1}{4}$	·50521	·55521	·60521	·65521	·70521	1 $\frac{1}{4}$
1 $\frac{2}{4}$	·50625	·55625	·60625	·65625	·70625	1 $\frac{2}{4}$
1 $\frac{3}{4}$	·50729	·55729	·60729	·65729	·70729	1 $\frac{3}{4}$
2	·50833	·55833	·60833	·65833	·70833	2
2 $\frac{1}{4}$	·50938	·55938	·60938	·65938	·70938	2 $\frac{1}{4}$
2 $\frac{2}{4}$	·51042	·56042	·61042	·66042	·71042	2 $\frac{2}{4}$
2 $\frac{3}{4}$	·51146	·56146	·61146	·66146	·71146	2 $\frac{3}{4}$
3	·51250	·56250	·61250	·66250	·71250	3
3 $\frac{1}{4}$	·51354	·56354	·61354	·66354	·71354	3 $\frac{1}{4}$
3 $\frac{2}{4}$	·51458	·56458	·61458	·66458	·71458	3 $\frac{2}{4}$
3 $\frac{3}{4}$	·51563	·56563	·61563	·66563	·71563	3 $\frac{3}{4}$
4	·51667	·56667	·61667	·66667	·71667	4
4 $\frac{1}{4}$	·51771	·56771	·61771	·66771	·71771	4 $\frac{1}{4}$
4 $\frac{2}{4}$	·51875	·56875	·61875	·66875	·71875	4 $\frac{2}{4}$
4 $\frac{3}{4}$	·51979	·56979	·61979	·66979	·71979	4 $\frac{3}{4}$
5	·52083	·57083	·62083	·67083	·72083	5
5 $\frac{1}{4}$	·52188	·57188	·62188	·67188	·72188	5 $\frac{1}{4}$
5 $\frac{2}{4}$	·52292	·57292	·62292	·67292	·72292	5 $\frac{2}{4}$
5 $\frac{3}{4}$	·52396	·57396	·62396	·67396	·72396	5 $\frac{3}{4}$
6	·52500	·57500	·62500	·67500	·72500	6
6 $\frac{1}{4}$	·52604	·57604	·62604	·67604	·72604	6 $\frac{1}{4}$
6 $\frac{2}{4}$	·52708	·57708	·62708	·67708	·72708	6 $\frac{2}{4}$
6 $\frac{3}{4}$	·52813	·57813	·62813	·67813	·72813	6 $\frac{3}{4}$
7	·52917	·57917	·62917	·67917	·72917	7
7 $\frac{1}{4}$	·53021	·58021	·63021	·68021	·73021	7 $\frac{1}{4}$
7 $\frac{2}{4}$	·53125	·58125	·63125	·68125	·73125	7 $\frac{2}{4}$
7 $\frac{3}{4}$	·53229	·58229	·63229	·68229	·73229	7 $\frac{3}{4}$
8	·53333	·58333	·63333	·68333	·73333	8
8 $\frac{1}{4}$	·53438	·58438	·63438	·68438	·73438	8 $\frac{1}{4}$
8 $\frac{2}{4}$	·53542	·58542	·63542	·68542	·73542	8 $\frac{2}{4}$
8 $\frac{3}{4}$	·53646	·58646	·63646	·68646	·73646	8 $\frac{3}{4}$
9	·53750	·58750	·63750	·68750	·73750	9
9 $\frac{1}{4}$	·53854	·58854	·63854	·68854	·73854	9 $\frac{1}{4}$
9 $\frac{2}{4}$	·53958	·58958	·63958	·68958	·73958	9 $\frac{2}{4}$
9 $\frac{3}{4}$	·54063	·59063	·64063	·69063	·74063	9 $\frac{3}{4}$
10	·54167	·59167	·64167	·69167	·74167	10
10 $\frac{1}{4}$	·54271	·59271	·64271	·69271	·74271	10 $\frac{1}{4}$
10 $\frac{2}{4}$	·54375	·59375	·64375	·69375	·74375	10 $\frac{2}{4}$
10 $\frac{3}{4}$	·54479	·59479	·64479	·69479	·74479	10 $\frac{3}{4}$
11	·54583	·59583	·64583	·69583	·74583	11
11 $\frac{1}{4}$	·54688	·59688	·64688	·69688	·74688	11 $\frac{1}{4}$
11 $\frac{2}{4}$	·54792	·59792	·64792	·69792	·74792	11 $\frac{2}{4}$
11 $\frac{3}{4}$	·54896	·59896	·64896	·69896	·74896	11 $\frac{3}{4}$

For explanation see pp. (32, 33).

DECIMALS OF £1

THE DECIMAL CORRESPONDING TO EVERY FARTHING IN THE £

Pence	15s.	16s.	17s.	18s.	19s.	Pence
0	·75000	·80000	·85000	·90000	·95000	0
0 $\frac{1}{4}$	·75104	·80104	·85104	·90104	·95104	0 $\frac{1}{4}$
0 $\frac{1}{2}$	·75208	·80208	·85208	·90208	·95208	0 $\frac{1}{2}$
0 $\frac{3}{4}$	·75313	·80313	·85313	·90313	·95313	0 $\frac{3}{4}$
1	·75417	·80417	·85417	·90417	·95417	1
1 $\frac{1}{4}$	·75521	·80521	·85521	·90521	·95521	1 $\frac{1}{4}$
1 $\frac{1}{2}$	·75625	·80625	·85625	·90625	·95625	1 $\frac{1}{2}$
1 $\frac{3}{4}$	·75729	·80729	·85729	·90729	·95729	1 $\frac{3}{4}$
2	·75833	·80833	·85833	·90833	·95833	2
2 $\frac{1}{4}$	·75938	·80938	·85938	·90938	·95938	2 $\frac{1}{4}$
2 $\frac{1}{2}$	·76042	·81042	·86042	·91042	·96042	2 $\frac{1}{2}$
2 $\frac{3}{4}$	·76146	·81146	·86146	·91146	·96146	2 $\frac{3}{4}$
3	·76250	·81250	·86250	·91250	·96250	3
3 $\frac{1}{4}$	·76354	·81354	·86354	·91354	·96354	3 $\frac{1}{4}$
3 $\frac{1}{2}$	·76458	·81458	·86458	·91458	·96458	3 $\frac{1}{2}$
3 $\frac{3}{4}$	·76563	·81563	·86563	·91563	·96563	3 $\frac{3}{4}$
4	·76667	·81667	·86667	·91667	·96667	4
4 $\frac{1}{4}$	·76771	·81771	·86771	·91771	·96771	4 $\frac{1}{4}$
4 $\frac{1}{2}$	·76875	·81875	·86875	·91875	·96875	4 $\frac{1}{2}$
4 $\frac{3}{4}$	·76979	·81979	·86979	·91979	·96979	4 $\frac{3}{4}$
5	·77083	·82083	·87083	·92083	·97083	5
5 $\frac{1}{4}$	·77188	·82188	·87188	·92188	·97188	5 $\frac{1}{4}$
5 $\frac{1}{2}$	·77292	·82292	·87292	·92292	·97292	5 $\frac{1}{2}$
5 $\frac{3}{4}$	·77396	·82396	·87396	·92396	·97396	5 $\frac{3}{4}$
6	·77500	·82500	·87500	·92500	·97500	6
6 $\frac{1}{4}$	·77604	·82604	·87604	·92604	·97604	6 $\frac{1}{4}$
6 $\frac{1}{2}$	·77708	·82708	·87708	·92708	·97708	6 $\frac{1}{2}$
6 $\frac{3}{4}$	·77813	·82813	·87813	·92813	·97813	6 $\frac{3}{4}$
7	·77917	·82917	·87917	·92917	·97917	7
7 $\frac{1}{4}$	·78021	·83021	·88021	·93021	·98021	7 $\frac{1}{4}$
7 $\frac{1}{2}$	·78125	·83125	·88125	·93125	·98125	7 $\frac{1}{2}$
7 $\frac{3}{4}$	·78229	·83229	·88229	·93229	·98229	7 $\frac{3}{4}$
8	·78333	·83333	·88333	·93333	·98333	8
8 $\frac{1}{4}$	·78438	·83438	·88438	·93438	·98438	8 $\frac{1}{4}$
8 $\frac{1}{2}$	·78542	·83542	·88542	·93542	·98542	8 $\frac{1}{2}$
8 $\frac{3}{4}$	·78646	·83646	·88646	·93646	·98646	8 $\frac{3}{4}$
9	·78750	·83750	·88750	·93750	·98750	9
9 $\frac{1}{4}$	·78854	·83854	·88854	·93854	·98854	9 $\frac{1}{4}$
9 $\frac{1}{2}$	·78958	·83958	·88958	·93958	·98958	9 $\frac{1}{2}$
9 $\frac{3}{4}$	·79063	·84063	·89063	·94063	·99063	9 $\frac{3}{4}$
10	·79167	·84167	·89167	·94167	·99167	10
10 $\frac{1}{4}$	·79271	·84271	·89271	·94271	·99271	10 $\frac{1}{4}$
10 $\frac{1}{2}$	·79375	·84375	·89375	·94375	·99375	10 $\frac{1}{2}$
10 $\frac{3}{4}$	·79479	·84479	·89479	·94479	·99479	10 $\frac{3}{4}$
11	·79583	·84583	·89583	·94583	·99583	11
11 $\frac{1}{4}$	·79688	·84688	·89688	·94688	·99688	11 $\frac{1}{4}$
11 $\frac{1}{2}$	·79792	·84792	·89792	·94792	·99792	11 $\frac{1}{2}$
11 $\frac{3}{4}$	·79896	·84896	·89896	·94896	·99896	11 $\frac{3}{4}$

INTEREST TABLES

The Number of Years in which an Amount is doubled by Accumulation at SIMPLE AND COMPOUND INTEREST

Rate per Cent.	At Simple Interest	At Compound Interest	Rate per Cent.
1	100'00	69'66	1
1 $\frac{1}{4}$	80'00	55'80	1 $\frac{1}{4}$
1 $\frac{1}{2}$	66'67	46'56	1 $\frac{1}{2}$
1 $\frac{3}{4}$	57'14	39'95	1 $\frac{3}{4}$
2	50'00	35'00	2
2 $\frac{1}{4}$	44'44	31'15	2 $\frac{1}{4}$
2 $\frac{1}{2}$	40'00	28'07	2 $\frac{1}{2}$
2 $\frac{3}{4}$	36'36	25'55	2 $\frac{3}{4}$
3	33'33	23'45	3
3 $\frac{1}{4}$	30'77	21'67	3 $\frac{1}{4}$
3 $\frac{1}{2}$	28'57	20'15	3 $\frac{1}{2}$
3 $\frac{3}{4}$	26'67	18'83	3 $\frac{3}{4}$
4	25'00	17'67	4
4 $\frac{1}{2}$	22'22	15'75	4 $\frac{1}{2}$
5	20'00	14'21	5
6	16'67	11'90	6
7	14'29	10'24	7
8	12'50	9'01	8
9	11'11	8'04	9
10	10'00	7'27	10

DECIMALS OF ONE YEAR

Weeks	Decimal of One Year	Weeks	Decimal of One Year	Months	Decimal of One Year
1	·019231	27	·519231	1	·083333
2	·038462	28	·538462	2	·166667
3	·057692	29	·557692	3	·250000
4	·076923	30	·576923	4	·333333
5	·096154	31	·596154	5	·416667
6	·115385	32	·615385	6	·500000
7	·134615	33	·634615	7	·583333
8	·153846	34	·653846	8	·666667
9	·173077	35	·673077	9	·750000
10	·192308	36	·692308	10	·833333
11	·211538	37	·711538	11	·916667
12	·230769	38	·730769	12	1'000000
13	·250000	39	·750000	Days	Decimals of One Year
14	·269231	40	·769231		
15	·288462	41	·788462	30	·082192
16	·307692	42	·807692	60	·164384
17	·326923	43	·826923	90	·246575
18	·346154	44	·846154	120	·328767
19	·365385	45	·865385	150	·410959
20	·384615	46	·884615	180	·493151
21	·403846	47	·903846	210	·575342
22	·423077	48	·923077	240	·657534
23	·442308	49	·942308	270	·739726
24	·461538	50	·961538	300	·821918
25	·480769	51	·980769	330	·904110
26	·500000	52	1'000000	365	1'000000

For explanation see pp. (33, 34).

MORTALITY TABLES
SHOWING THE
EXPECTATION OF LIFE
AND THE
NUMBERS SURVIVING EACH YEAR
ACCORDING TO VARIOUS MORTALITY TABLES

For explanation see pp. (35-37).

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MORTALITY TABLES

THE EXPECTATION, OR AVERAGE DURATION, OF LIFE							
Com- pleted Age	North- ampton Experience	Carlisle Experience	English Experience No. 3 (Males)	Actuaries' H.M. (Healthy Males) Experience	British Life Offices Om.	English Experience No. 8 (Males)	Com- pleted Age
	1780	1815	1864	1869	1893	1914	
0	Years	Years	Years	Years	Years	Years	0
5	25·18	38·72	39·91	...	...	51·50	5
10	40·84	51·25	49·71	...	...	57·14	10
11	39·78	48·82	47·05	50·291	51·959	53·08	11
12	39·14	48·04	46·31	49·536	51·134	52·18	12
13	38·49	47·27	45·54	48·733	50·306	51·27	13
14	37·83	46·51	44·76	47·893	49·480	50·37	14
15	37·17	45·75	43·97	47·032	48·652	49·46	15
16	36·51	45·00	43·18	46·161	47·823	48·57	16
17	35·85	44·27	42·40	45·292	46·993	47·68	17
18	35·20	43·57	41·64	44·438	46·165	46·80	18
19	34·58	42·87	40·90	43·609	45·336	45·93	19
20	33·99	42·17	40·17	42·817	44·509	45·07	20
21	33·43	41·46	39·48	42·061	43·682	44·21	21
22	32·90	40·75	38·80	41·326	42·857	43·37	22
23	32·39	40·04	38·13	40·603	42·035	42·53	23
24	31·88	39·31	37·46	39·879	41·215	41·68	24
25	31·36	38·59	36·79	39·147	40·396	40·84	25
26	30·85	37·86	36·12	38·405	39·583	40·00	26
27	30·33	37·14	35·44	37·658	38·771	39·16	27
28	29·82	36·41	34·77	36·908	37·964	38·32	28
29	29·30	35·69	34·10	36·162	37·161	37·48	29
30	28·79	35·00	33·43	35·419	36·361	36·65	30
31	28·27	34·34	32·76	34·681	35·567	35·81	31
32	27·76	33·68	32·09	33·946	34·777	34·98	32
33	27·24	33·03	31·42	33·213	33·990	34·16	33
34	26·72	32·36	30·74	32·481	33·209	33·33	34
35	26·20	31·68	30·07	31·748	32·432	32·52	35
36	25·68	31·00	29·40	31·016	31·659	31·71	36
37	25·16	30·32	28·73	30·286	30·891	30·90	37
38	24·64	29·64	28·06	29·560	30·126	30·11	38
39	24·12	28·96	27·39	28·838	29·367	29·31	39
40	23·60	28·28	26·72	28·118	28·611	28·53	40
41	23·08	27·61	26·06	27·399	27·860	27·74	41
42	22·56	26·97	25·39	26·679	27·112	26·97	42
43	22·04	26·34	24·73	25·956	26·370	26·20	43
44	21·54	25·71	24·07	25·233	25·631	25·43	44
45	21·03	25·09	23·41	24·511	24·897	24·67	45
46	20·52	24·46	22·76	23·792	24·168	23·92	46
47	20·02	23·82	22·11	23·079	23·445	23·18	47
48	19·51	23·17	21·46	22·375	22·726	22·45	48
49	19·00	22·50	20·82	21·679	22·013	21·72	49
	18·49	21·81	20·17	20·989	21·307	21·00	

For explanation see pp. (35-37).

MORTALITY TABLES

THE EXPECTATION, OR AVERAGE DURATION, OF LIFE							
Completed Age	North-ampton Experience	Carlisle Experience	English Experience No. 3 (Males)	Actuaries' H.M. (Healthy Males) Experience	British Life Offices OM.	English Experience No. 8 (Males)	Completed Age
	1780	1815	1864	1869	1893	1914	
	Years	Years	Years	Years	Years	Years	
50	17·99	21·11	19·54	20·306	20·607	20·29	50
51	17·50	20·39	18·90	19·627	19·914	19·59	51
52	17·02	19·68	18·28	18·951	19·229	18·90	52
53	16·54	18·97	17·67	18·281	18·551	18·22	53
54	16·06	18·28	17·06	17·618	17·882	17·55	54
55	15·58	17·58	16·45	16·962	17·222	16·89	55
56	15·10	16·89	15·86	16·316	16·571	16·24	56
57	14·63	16·21	15·26	15·679	15·930	15·61	57
58	14·15	15·55	14·68	15·052	15·299	14·98	58
59	13·68	14·92	14·10	14·435	14·679	14·37	59
60	13·21	14·34	13·53	13·830	14·071	13·78	60
61	12·75	13·82	12·96	13·237	13·474	13·19	61
62	12·28	13·31	12·41	12·659	12·890	12·62	62
63	11·81	12·81	11·87	12·095	12·319	12·07	63
64	11·35	12·30	11·34	11·547	11·761	11·52	64
65	10·88	11·79	10·82	11·012	11·216	10·99	65
66	10·42	11·27	10·32	10·489	10·685	10·47	66
67	9·96	10·75	9·83	9·977	10·169	9·96	67
68	9·50	10·23	9·36	9·475	9·667	9·47	68
69	9·05	9·70	8·90	8·980	9·180	9·00	69
70	8·60	9·18	8·45	8·495	8·708	8·53	70
71	8·17	8·65	8·03	8·026	8·251	8·09	71
72	7·74	8·16	7·62	7·575	7·810	7·66	72
73	7·33	7·72	7·22	7·148	7·384	7·25	73
74	6·92	7·33	6·85	6·749	6·974	6·86	74
75	6·54	7·01	6·49	6·376	6·579	6·49	75
76	6·18	6·69	6·15	6·017	6·200	6·14	76
77	5·83	6·40	5·82	5·674	5·836	5·80	77
78	5·48	6·12	5·51	5·344	5·488	5·49	78
79	5·11	5·80	5·21	5·025	5·154	5·19	79
80	4·75	5·51	4·93	4·719	4·837	4·90	80
81	4·41	5·21	4·66	4·433	4·533	4·64	81
82	4·09	4·93	4·41	4·171	4·245	4·39	82
83	3·80	4·65	4·17	3·930	3·971	4·15	83
84	3·58	4·39	3·95	3·713	3·711	3·93	84
85	3·37	4·12	3·73	3·511	3·465	3·72	85
86	3·19	3·90	3·53	3·310	3·233	3·51	86
87	3·01	3·71	3·34	3·101	3·014	3·33	87
88	2·86	3·59	3·16	2·884	2·808	3·15	88
89	2·66	3·47	3·00	2·634	2·614	3·00	89
90	2·41	3·28	2·84	2·357	2·431	2·87	90
91	2·09	3·26	2·69	2·077	2·262	2·76	91
92	1·75	3·37	2·55	1·795	2·101	2·67	92
93	1·37	3·48	2·41	1·496	1·954	2·60	93
94	1·05	3·53	2·29	1·204	1·813	2·52	94
95	·75	3·53	2·17	·930	1·688	2·43	95
96	·50	3·46	2·06	·684	1·565	2·32	96
97	...	3·28	1·95	·500	1·466	2·18	97
98	...	3·07	1·85	...	1·367	2·01	98
99	...	2·77	1·76	...	1·233	1·82	99

MORTALITY TABLES

ENGLISH LIFE TABLE, No. 3

Age at Beginning of Year	Number Living at Beginning of Year	Number Dying during the Year	Number Living at Beginning of Year		Age at Beginning of Year
			Males	Females	
0	1,000,000	149,493	511,745	488,255	0
1	850,507	53,680	428,026	422,481	1
2	796,827	28,238	400,505	396,322	2
3	768,589	18,456	386,290	382,299	3
4	750,133	13,315	377,077	373,056	4
5	736,818	9,899	370,358	366,460	5
6	726,919	7,768	365,325	361,594	6
7	719,151	6,559	361,372	357,779	7
8	712,592	5,458	358,062	354,530	8
9	707,134	4,625	355,328	351,806	9
10	702,509	4,028	353,031	349,478	10
11	698,481	3,637	351,048	347,433	11
12	694,844	3,431	349,272	345,572	12
13	691,413	3,382	347,606	343,807	13
14	688,031	3,468	345,969	342,062	14
15	684,563	3,669	344,290	340,273	15
16	680,894	3,957	342,509	338,385	16
17	676,937	4,317	340,581	336,356	17
18	672,620	4,720	338,469	334,151	18
19	667,900	5,150	336,149	331,751	19
20	662,750	5,583	333,608	329,142	20
21	657,167	5,668	330,844	326,323	21
22	651,499	5,748	328,043	323,456	22
23	645,751	5,820	325,207	320,544	23
24	639,931	5,886	322,339	317,592	24
25	634,045	5,950	319,442	314,603	25
26	628,095	6,009	316,516	311,579	26
27	622,086	6,065	313,562	308,524	27
28	616,021	6,121	310,581	305,440	28
29	609,900	6,176	307,572	302,328	29
30	603,724	6,231	304,534	299,190	30
31	597,493	6,287	301,466	296,027	31
32	591,206	6,343	298,366	292,840	32
33	584,863	6,404	295,232	289,631	33
34	578,459	6,466	292,061	286,398	34
35	571,993	6,533	288,850	283,143	35
36	565,460	6,601	285,596	279,864	36
37	558,859	6,678	282,296	276,563	37
38	552,181	6,756	278,944	273,237	38
39	545,425	6,841	275,538	269,887	39
40	538,584	6,931	272,073	266,511	40
41	531,653	7,027	268,544	263,109	41
42	524,626	7,127	264,948	259,678	42
43	517,499	7,236	261,280	256,219	43
44	510,263	7,348	257,534	252,729	44
45	502,915	7,467	253,708	249,207	45
46	495,448	7,592	249,796	245,652	46
47	487,856	7,722	245,795	242,061	47
48	480,134	7,857	241,700	238,434	48
49	472,277	7,997	237,508	234,769	49

For explanation see pp. (35-37).

MORTALITY TABLES

ENGLISH LIFE TABLE, No. 3

Age at Beginning of Year	Number Living at Beginning of Year	Number Dying during the Year	Number Living at Beginning of Year		Age at Beginning of Year
			Males	Females	
50	464,280	8,141	233,216	231,064	50
51	456,139	8,414	228,821	227,318	51
52	447,725	8,590	224,195	223,530	52
53	439,135	8,761	219,437	219,698	53
54	430,374	9,259	214,552	215,822	54
55	421,115	9,583	209,539	211,576	55
56	411,532	9,909	204,395	207,137	56
57	401,623	10,245	199,114	202,509	57
58	391,378	10,593	193,686	197,692	58
59	380,785	10,958	188,102	192,683	59
60	369,827	11,338	182,350	187,477	60
61	358,489	11,737	176,421	182,068	61
62	346,752	12,149	170,303	176,449	62
63	334,603	12,572	163,989	170,614	63
64	322,031	13,002	157,474	164,557	64
65	309,029	13,430	150,754	158,275	65
66	295,599	13,846	143,833	151,766	66
67	281,753	14,244	136,718	145,035	67
68	267,509	14,607	129,421	138,088	68
69	252,902	14,925	121,963	130,939	69
70	237,977	15,184	114,370	123,607	70
71	222,793	15,369	106,675	116,118	71
72	207,424	15,468	98,919	108,505	72
73	191,956	15,469	91,149	100,807	73
74	176,487	15,363	83,416	93,071	74
75	161,124	15,136	75,777	85,347	75
76	145,988	14,789	68,294	77,694	76
77	131,199	14,319	61,026	70,173	77
78	116,880	13,726	54,036	62,844	78
79	103,154	13,021	47,381	55,773	79
80	90,133	12,214	41,115	49,018	80
81	77,919	11,320	35,283	42,636	81
82	66,599	10,358	29,922	36,677	82
83	56,241	9,352	25,060	31,181	83
84	46,889	8,324	20,711	26,178	84
85	38,565	7,300	16,877	21,688	85
86	31,265	6,298	13,549	17,716	86
87	24,967	5,346	10,709	14,258	87
88	19,621	4,459	8,325	11,296	88
89	15,162	3,653	6,360	8,802	89
90	11,509	2,933	4,770	6,739	90
91	8,576	2,310	3,510	5,066	91
92	6,266	1,781	2,531	3,735	92
93	4,485	1,343	1,787	2,698	93
94	3,142	989	1,234	1,908	94
95	2,153	713	833	1,320	95
96	1,440	500	548	892	96
97	940	342	352	588	97
98	598	228	220	378	98
99	...	370	...	...	99

MORTALITY TABLES

INSTITUTE OF ACTUARIES MORTALITY TABLE					
HEALTHY MALES (HM.)					
Age at Beginning of Year	Number Living at Beginning of Year	Number Dying during the Year	Probable Number out of every 100 Alive at the Beginning of a Year		Age at Beginning of Year
			who will Survive the Year	who will Die during the Year	
1	2	3	4	5	6
10	100,000	490	99·5100	·4900	10
11	99,510	397	99·6010	·3990	11
12	99,113	329	99·6681	·3319	12
13	98,784	288	99·7085	·2915	13
14	98,496	272	99·7238	·2762	14
15	98,224	282	99·7129	·2871	15
16	97,942	318	99·6753	·3247	16
17	97,624	379	99·6118	·3882	17
18	97,245	466	99·5208	·4792	18
19	96,779	556	99·4255	·5745	19
20	96,223	609	99·3671	·6329	20
21	95,614	643	99·3275	·6725	21
22	94,971	650	99·3156	·6844	22
23	94,321	638	99·3236	·6764	23
24	93,683	622	99·3361	·6639	24
25	93,061	617	99·3370	·6630	25
26	92,444	618	99·3315	·6685	26
27	91,826	634	99·3096	·6904	27
28	91,192	654	99·2828	·7172	28
29	90,538	673	99·2567	·7433	29
30	89,865	694	99·2277	·7723	30
31	89,171	706	99·2083	·7917	31
32	88,465	717	99·1895	·8105	32
33	87,748	727	99·1715	·8285	33
34	87,021	740	99·1495	·8504	34
35	86,281	757	99·1226	·8774	35
36	85,524	779	99·0891	·9109	36
37	84,745	802	99·0536	·9464	37
38	83,943	821	99·0220	·9780	38
39	83,122	838	98·9918	1·0082	39
40	82,284	848	98·9694	1·0306	40
41	81,436	854	98·9513	1·0487	41
42	80,582	865	98·9266	1·0734	42
43	79,717	887	98·8873	1·1127	43
44	78,830	911	98·8444	1·1556	44
45	77,919	950	98·7808	1·2192	45
46	76,969	996	98·7060	1·2940	46
47	75,973	1,041	98·6298	1·3702	47
48	74,932	1,082	98·5560	1·4440	48
49	73,850	1,124	98·4780	1·5220	49
50	72,726	1,160	98·4050	1·5950	50
51	71,566	1,193	98·3330	1·6670	51
52	70,373	1,235	98·2451	1·7549	52
53	69,138	1,286	98·1400	1·8600	53
54	67,852	1,339	98·0266	1·9734	54

For explanation see pp. (35-37).

MORTALITY TABLES

INSTITUTE OF ACTUARIES MORTALITY TABLE

HEALTHY MALES (HM.)

Age at Beginning of Year	Number Living at Beginning of Year	Number Dying during the Year	Probable Number out of every 100 Alive at the Beginning of a Year		Age at Beginning of Year
			who will Survive the Year	who will Die during the Year	
1	2	3	4	5	6
55	66,513	1,399	97·8967	2·1033	55
56	65,114	1,462	97·7547	2·2453	56
57	63,652	1,527	97·6010	2·3990	57
58	62,125	1,592	97·4374	2·5626	58
59	60,533	1,667	97·2461	2·7539	59
60	58,866	1,747	97·0322	2·9678	60
61	57,119	1,830	96·7962	3·2038	61
62	55,289	1,915	96·5364	3·4636	62
63	53,374	2,001	96·2510	3·7490	63
64	51,373	2,076	95·9590	4·0410	64
65	49,297	2,141	95·6569	4·3431	65
66	47,156	2,196	95·3431	4·6569	66
67	44,960	2,243	95·0111	4·9889	67
68	42,717	2,274	94·6766	5·3234	68
69	40,443	2,319	94·2660	5·7340	69
70	38,124	2,371	93·7808	6·2192	70
71	35,753	2,433	93·1950	6·8050	71
72	33,320	2,497	92·5060	7·4940	72
73	30,823	2,554	91·7140	8·2860	73
74	28,269	2,578	90·8805	9·1195	74
75	25,691	2,527	90·1639	9·8361	75
76	23,164	2,464	89·3628	10·6372	76
77	20,700	2,374	88·5314	11·4686	77
78	18,326	2,258	87·6787	12·3213	78
79	16,068	2,138	86·6941	13·3059	79
80	13,930	2,015	85·5348	14·4652	80
81	11,915	1,883	84·1964	15·8036	81
82	10,032	1,719	82·8648	17·1352	82
83	8,313	1,545	81·4147	18·5853	83
84	6,768	1,346	80·1123	19·8877	84
85	5,422	1,138	79·0115	20·9885	85
86	4,284	941	78·0345	21·9655	86
87	3,343	773	76·8770	23·1230	87
88	2,570	615	76·0700	23·9300	88
89	1,955	495	74·6804	25·3196	89
90	1,460	408	72·0548	27·9452	90
91	1,052	329	68·7263	31·2737	91
92	723	254	64·8686	35·1314	92
93	469	195	58·4222	41·5778	93
94	274	139	49·2700	50·7300	94
95	135	86	36·2964	63·7036	95
96	49	40	18·3673	81·6327	96
97	9	9	00·0000	100·0000	97

MORTALITY TABLES

BRITISH OFFICES MORTALITY TABLE OM					
Age at Beginning of Year	Number Living at Beginning of Year	Number Dying during the Year	Probable Number out of every 100 Alive at the Beginning of a Year		Age at Beginning of Year
			who will Survive the Year	who will Die during the Year	
1	2	3	4	5	6
10	100,000	338	99·662	·338	10
11	99,662	340	99·659	·341	11
12	99,322	343	99·655	·345	12
13	98,979	346	99·650	·350	13
14	98,633	349	99·646	·354	14
15	98,284	354	99·640	·360	15
16	97,930	359	99·633	·367	16
17	97,571	366	99·625	·375	17
18	97,205	372	99·617	·383	18
19	96,833	380	99·608	·392	19
20	96,453	390	99·596	·404	20
21	96,063	400	99·584	·416	21
22	95,663	412	99·569	·431	22
23	95,251	425	99·554	·446	23
24	94,826	439	99·537	·463	24
25	94,387	454	99·519	·481	25
26	93,933	470	99·500	·500	26
27	93,463	489	99·477	·523	27
28	92,974	506	99·456	·544	28
29	92,468	526	99·431	·569	29
30	91,942	547	99·405	·595	30
31	91,395	567	99·380	·620	31
32	90,828	589	99·352	·648	32
33	90,239	611	99·323	·677	33
34	89,628	633	99·294	·706	34
35	88,995	657	99·262	·738	35
36	88,338	681	99·229	·771	36
37	87,657	705	99·196	·804	37
38	86,952	729	99·162	·838	38
39	86,223	756	99·123	·877	39
40	85,467	782	99·085	·915	40
41	84,685	810	99·044	·956	41
42	83,875	840	98·999	1·001	42
43	83,035	870	98·952	1·048	43
44	82,165	903	98·901	1·099	44
45	81,262	937	98·847	1·153	45
46	80,325	974	98·787	1·213	46
47	79,351	1,013	98·723	1·277	47
48	78,338	1,054	98·655	1·345	48
49	77,284	1,099	98·578	1·422	49
50	76,185	1,146	98·496	1·504	50
51	75,039	1,197	98·405	1·595	51
52	73,842	1,250	98·307	1·693	52
53	72,592	1,306	98·201	1·799	53
54	71,286	1,367	98·082	1·918	54

For explanation see pp. (35-37).

MORTALITY TABLES

BRITISH OFFICES MORTALITY TABLE OM

Age at Beginning of Year	Number Living at Beginning of Year	Number Dying during the Year	Probable Number out of every 100 Alive at the Beginning of a Year		Age at Beginning of Year
			who will Survive the Year	who will Die during the Year	
1	2	3	4	5	6
55	69,919	1,430	97·955	2·045	55
56	68,489	1,496	97·816	2·184	56
57	66,993	1,566	97·662	2·338	57
58	65,427	1,639	97·495	2·505	58
59	63,788	1,715	97·311	2·689	59
60	62,073	1,792	97·113	2·887	60
61	60,281	1,872	96·895	3·105	61
62	58,409	1,953	96·656	3·344	62
63	56,456	2,034	96·397	3·603	63
64	54,422	2,115	96·114	3·886	64
65	52,307	2,195	95·804	4·196	65
66	50,112	2,271	95·468	4·532	66
67	47,841	2,344	95·100	4·900	67
68	45,497	2,411	94·701	5·299	68
69	43,086	2,471	94·265	5·735	69
70	40,615	2,521	93·793	6·207	70
71	38,094	2,561	93·277	6·723	71
72	35,533	2,587	92·719	7·281	72
73	32,946	2,600	92·108	7·892	73
74	30,346	2,594	91·452	8·548	74
75	27,752	2,571	90·736	9·264	75
76	25,181	2,529	89·957	10·043	76
77	22,652	2,465	89·118	10·882	77
78	20,187	2,381	88·205	11·795	78
79	17,806	2,276	87·218	12·782	79
80	15,530	2,150	86·156	13·844	80
81	13,380	2,007	85·000	15·000	81
82	11,373	1,847	83·760	16·240	82
83	9,526	1,674	82·427	17·573	83
84	7,852	1,493	80·986	19·014	84
85	6,359	1,308	79·431	20·569	85
86	5,051	1,122	77·787	22·213	86
87	3,929	943	75·999	24·001	87
88	2,986	773	74·113	25·887	88
89	2,213	617	72·119	27·881	89
90	1,596	480	69·925	30·075	90
91	1,116	360	67·742	32·258	91
92	756	263	65·212	34·788	92
93	493	183	62·880	37·120	93
94	310	124	60·000	40·000	94
95	186	79	57·527	42·473	95
96	107	49	54·206	45·794	96
97	58	28	51·724	48·276	97
98	30	15	50·000	50·000	98
99	15	8	46·667	53·333	99
100	7	4	42·857	57·143	100
101	3	2	33·333	66·667	101
102	1	1	0·000	100·000	102

MORTALITY TABLES

CARLISLE TABLE					
Age at Beginning of Year	Number Living at Beginning of Year	Number Dying during the Year	Age at Beginning of Year	Number Living at Beginning of Year	Number Dying during the Year
0	10,000	1,539	50	4,397	59
1	8,461	682	51	4,338	62
2	7,779	505	52	4,276	65
3	7,274	276	53	4,211	68
4	6,998	201	54	4,143	70
5	6,797	121	55	4,073	73
6	6,676	82	56	4,000	76
7	6,594	58	57	3,924	82
8	6,536	43	58	3,842	93
9	6,493	33	59	3,749	106
10	6,460	29	60	3,643	122
11	6,431	31	61	3,521	126
12	6,400	32	62	3,395	127
13	6,368	33	63	3,268	125
14	6,335	35	64	3,143	125
15	6,300	39	65	3,018	124
16	6,261	42	66	2,894	123
17	6,219	43	67	2,771	123
18	6,176	43	68	2,648	123
19	6,133	43	69	2,525	124
20	6,090	43	70	2,401	124
21	6,047	42	71	2,277	134
22	6,005	42	72	2,143	146
23	5,963	42	73	1,997	156
24	5,921	42	74	1,841	166
25	5,879	43	75	1,675	160
26	5,836	43	76	1,515	156
27	5,793	45	77	1,359	146
28	5,748	50	78	1,213	132
29	5,698	56	79	1,081	128
30	5,642	57	80	953	116
31	5,585	57	81	837	112
32	5,528	56	82	725	102
33	5,472	55	83	623	94
34	5,417	55	84	529	84
35	5,362	55	85	445	78
36	5,307	56	86	367	71
37	5,251	57	87	296	64
38	5,194	58	88	232	51
39	5,136	61	89	181	39
40	5,075	60	90	142	37
41	5,009	69	91	105	30
42	4,940	71	92	75	21
43	4,869	71	93	54	14
44	4,798	71	94	40	10
45	4,727	70	95	30	7
46	4,657	69	96	23	5
47	4,588	67	97	18	4
48	4,521	63	98	14	3
49	4,458	61	99	11	2

For explanation see pp. (35-37).

T A B L E S
COMBINING
MORTALITY OF SINGLE LIVES
AND
INTEREST

For explanation see (pp. 37-40).

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MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE NORTHAMPTON TABLE OF MORTALITY

Age	3 %	4 %	5 %	6 %	Age
1	16'021	13'465	11'563	10'107	1
2	18'599	15'633	13'420	11'724	2
3	19'575	16'462	14'135	12'348	3
4	20'210	17'010	14'613	12'769	4
5	20'473	17'248	14'827	12'962	5
6	20'727	17'482	15'041	13'156	6
7	20'853	17'611	15'166	13'275	7
8	20'885	17'662	15'226	13'337	8
9	20'812	17'625	15'210	13'335	9
10	20'663	17'523	15'139	13'285	10
11	20'480	17'393	15'043	13'212	11
12	20'283	17'251	14'937	13'130	12
13	20'081	17'103	14'826	13'044	13
14	19'872	16'950	14'710	12'953	14
15	19'657	16'791	14'588	12'857	15
16	19'435	16'625	14'460	12'755	16
17	19'218	16'462	14'334	12'655	17
18	19'013	16'309	14'217	12'562	18
19	18'820	16'167	14'108	12'477	19
20	18'638	16'033	14'007	12'398	20
21	18'470	15'912	13'917	12'329	21
22	18'311	15'797	13'833	12'265	22
23	18'148	15'680	13'746	12'200	23
24	17'983	15'560	13'658	12'132	24
25	17'814	15'438	13'567	12'063	25
26	17'642	15'312	13'473	11'992	26
27	17'467	15'184	13'377	11'917	27
28	17'289	15'053	13'278	11'841	28
29	17'107	14'918	13'177	11'763	29
30	16'922	14'781	13'072	11'682	30
31	16'732	14'639	12'965	11'598	31
32	16'540	14'495	12'854	11'512	32
33	16'343	14'347	12'740	11'423	33
34	16'142	14'195	12'623	11'331	34
35	15'938	14'039	12'502	11'236	35
36	15'729	13'880	12'377	11'137	36
37	15'515	13'716	12'249	11'035	37
38	15'298	13'548	12'116	10'929	38
39	15'075	13'375	11'979	10'819	39
40	14'848	13'197	11'837	10'705	40
41	14'620	13'018	11'695	10'589	41
42	14'391	12'838	11'551	10'473	42
43	14'162	12'657	11'407	10'356	43
44	13'929	12'472	11'258	10'235	44
45	13'692	12'283	11'105	10'110	45

For explanation see pp. (37-37).

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE NORTHAMPTON TABLE OF MORTALITY

Age	3 %	4 %	5 %	6 %	Age
46	13.450	12.089	10.947	9.980	46
47	13.203	11.890	10.784	9.846	47
48	12.951	11.685	10.616	9.707	48
49	12.693	11.475	10.443	9.563	49
50	12.436	11.264	10.269	9.417	50
51	12.183	11.057	10.097	9.273	51
52	11.930	10.849	9.925	9.129	52
53	11.674	10.637	9.748	8.980	53
54	11.414	10.421	9.567	8.827	54
55	11.150	10.201	9.382	8.670	55
56	10.882	9.977	9.193	8.509	56
57	10.611	9.749	8.999	8.343	57
58	10.337	9.516	8.801	8.173	58
59	10.058	9.280	8.599	7.999	59
60	9.777	9.039	8.392	7.820	60
61	9.493	8.795	8.181	7.637	61
62	9.205	8.547	7.966	7.449	62
63	8.910	8.291	7.742	7.253	63
64	8.611	8.030	7.514	7.052	64
65	8.304	7.761	7.276	6.841	65
66	7.994	7.488	7.034	6.625	66
67	7.682	7.211	6.787	6.405	67
68	7.367	6.930	6.536	6.179	68
69	7.051	6.647	6.281	5.949	69
70	6.734	6.361	6.023	5.716	70
71	6.418	6.076	5.764	5.479	71
72	6.103	5.790	5.504	5.241	72
73	5.794	5.507	5.245	5.004	73
74	5.491	5.230	4.990	4.769	74
75	5.199	4.962	4.744	4.542	75
76	4.925	4.710	4.511	4.326	76
77	4.652	4.457	4.277	4.109	77
78	4.372	4.197	4.035	3.884	78
79	4.077	3.921	3.776	3.641	79
80	3.781	3.643	3.515	3.394	80
81	3.499	3.377	3.263	3.156	81
82	3.229	3.122	3.020	2.926	82
83	2.982	2.887	2.797	2.713	83
84	2.793	2.708	2.627	2.551	84
85	2.620	2.543	2.471	2.402	85
86	2.462	2.393	2.328	2.266	86
87	2.312	2.251	2.193	2.138	87
88	2.185	2.131	2.080	2.031	88
89	2.013	1.967	1.924	1.882	89
90	1.794	1.758	1.723	1.689	90

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE CARLISLE TABLE OF MORTALITY

Age	3 %	4 %	5 %	6 %	7 %	8 %	Age
1	20.085	16.556	13.995	12.078	10.605	9.439	1
2	21.501	17.728	14.983	12.925	11.342	10.088	2
3	22.683	18.717	15.824	13.652	11.978	10.651	3
4	23.285	19.233	16.271	14.042	12.322	10.957	4
5	23.693	19.594	16.590	14.325	12.574	11.184	5
6	23.846	19.747	16.735	14.460	12.698	11.298	6
7	23.867	19.792	16.790	14.518	12.756	11.354	7
8	23.801	19.766	16.786	14.526	12.770	11.371	8
9	23.677	19.693	16.742	14.500	12.754	11.362	9
10	23.512	19.585	16.669	14.448	12.717	11.334	10
11	23.327	19.460	16.581	14.384	12.669	11.296	11
12	23.143	19.336	16.494	14.321	12.621	11.259	12
13	22.957	19.210	16.406	14.257	12.572	11.221	13
14	22.769	19.082	16.316	14.191	12.522	11.182	14
15	22.582	18.956	16.227	14.126	12.473	11.144	15
16	22.404	18.837	16.144	14.067	12.429	11.111	16
17	22.232	18.723	16.066	14.012	12.389	11.081	17
18	22.058	18.608	15.987	13.956	12.348	11.051	18
19	21.879	18.488	15.904	13.897	12.305	11.019	19
20	21.694	18.363	15.817	13.835	12.259	10.985	20
21	21.504	18.233	15.726	13.769	12.210	10.948	21
22	21.304	18.095	15.628	13.697	12.156	10.906	22
23	21.098	17.951	15.525	13.621	12.098	10.861	23
24	20.885	17.801	15.417	13.541	12.037	10.813	24
25	20.665	17.645	15.303	13.456	11.972	10.762	25
26	20.442	17.486	15.187	13.368	11.904	10.709	26
27	20.212	17.320	15.065	13.275	11.832	10.652	27
28	19.981	17.154	14.942	13.182	11.759	10.594	28
29	19.761	16.997	14.827	13.096	11.693	10.542	29
30	19.556	16.852	14.723	13.020	11.636	10.498	30
31	19.348	16.705	14.617	12.942	11.578	10.454	31
32	19.134	16.552	14.506	12.860	11.516	10.407	32
33	18.910	16.390	14.387	12.771	11.448	10.355	33
34	18.675	16.219	14.260	12.675	11.374	10.297	34
35	18.433	16.041	14.127	12.573	11.295	10.235	35
36	18.183	15.856	13.987	12.465	11.211	10.168	36
37	17.928	15.666	13.843	12.354	11.124	10.098	37
38	17.669	15.471	13.695	12.239	11.033	10.026	38
39	17.405	15.272	13.542	12.120	10.939	9.950	39
40	17.143	15.074	13.390	12.002	10.845	9.875	40
41	16.890	14.883	13.245	11.890	10.757	9.805	41
42	16.640	14.694	13.101	11.779	10.671	9.737	42
43	16.389	14.505	12.957	11.668	10.585	9.669	43
44	16.130	14.308	12.806	11.551	10.494	9.597	44
45	15.863	14.104	12.648	11.428	10.397	9.520	45
46	15.585	13.889	12.480	11.296	10.292	9.436	46
47	15.294	13.662	12.301	11.154	10.178	9.344	47
48	14.986	13.419	12.107	10.998	10.052	9.241	48
49	14.654	13.153	11.892	10.823	9.908	9.121	49
50	14.303	12.869	11.660	10.631	9.749	8.987	50

For explanation see pp. (37-39).

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE CARLISLE TABLE OF MORTALITY

Age	3 %	4 %	5 %	6 %	7 %	8 %	Age
51	13'932	12'566	11'410	10'422	9'573	8'838	51
52	13'558	12'258	11'154	10'208	9'392	8'684	52
53	13'180	11'945	10'892	9'988	9'205	8'523	53
54	12'798	11'627	10'624	9'761	9'011	8'356	54
55	12'408	11'300	10'347	9'524	8'807	8'179	55
56	12'014	10'966	10'063	9'280	8'595	7'995	56
57	11'614	10'625	9'771	9'027	8'375	7'802	57
58	11'218	10'286	9'478	8'772	8'153	7'606	58
59	10'841	9'963	9'199	8'529	7'940	7'418	59
60	10'491	9'663	8'940	8'304	7'743	7'245	60
61	10'180	9'398	8'712	8'108	7'572	7'095	61
62	9'875	9'137	8'487	7'913	7'403	6'947	62
63	9'567	8'872	8'258	7'714	7'229	6'795	63
64	9'246	8'593	8'016	7'502	7'042	6'630	64
65	8'917	8'307	7'765	7'281	6'847	6'457	65
66	8'578	8'010	7'503	7'049	6'641	6'272	66
67	8'228	7'700	7'227	6'803	6'421	6'075	67
68	7'869	7'380	6'941	6'546	6'189	5'866	68
69	7'499	7'049	6'643	6'277	5'945	5'643	69
70	7'123	6'709	6'336	5'998	5'690	5'410	70
71	6'737	6'358	6'015	5'704	5'420	5'160	71
72	6'373	6'026	5'711	5'424	5'162	4'922	72
73	6'044	5'725	5'435	5'170	4'927	4'704	73
74	5'752	5'458	5'190	4'944	4'719	4'511	74
75	5'512	5'239	4'989	4'760	4'549	4'355	75
76	5'277	5'024	4'792	4'579	4'382	4'200	76
77	5'059	4'825	4'609	4'410	4'227	4'056	77
78	4'838	4'622	4'422	4'238	4'067	3'908	78
79	4'592	4'394	4'210	4'040	3'883	3'736	79
80	4'365	4'183	4'015	3'858	3'713	3'577	80
81	4'119	3'953	3'799	3'656	3'523	3'398	81
82	3'898	3'746	3'606	3'474	3'352	3'237	82
83	3'672	3'534	3'406	3'286	3'174	3'069	83
84	3'454	3'329	3'211	3'102	2'999	2'903	84
85	3'229	3'115	3'009	2'909	2'815	2'727	85
86	3'033	2'928	2'830	2'739	2'652	2'571	86
87	2'873	2'776	2'685	2'599	2'519	2'440	87
88	2'776	2'683	2'597	2'515	2'439	2'366	88
89	2'665	2'577	2'495	2'417	2'344	2'276	89
90	2'499	2'416	2'339	2'266	2'198	2'133	90
91	2'481	2'398	2'321	2'248	2'180	2'115	91
92	2'577	2'492	2'412	2'337	2'266	2'198	92
93	2'687	2'600	2'518	2'440	2'367	2'297	93
94	2'736	2'650	2'569	2'492	2'419	2'350	94
95	2'757	2'674	2'596	2'522	2'451	2'383	95
96	2'704	2'628	2'555	2'486	2'420	2'358	96
97	2'559	2'492	2'428	2'368	2'309	2'253	97
98	2'388	2'332	2'278	2'227	2'177	2'129	98
99	2'131	2'087	2'045	2'004	1'964	1'926	99
100	1'683	1'653	1'624	1'596	1'569	1'543	100

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE INSTITUTE OF ACTUARIES HEALTHY MALES TABLE.

Age	$2\frac{1}{2}\%$	3%	$3\frac{1}{2}\%$	4%	$4\frac{1}{2}\%$	5%	Age
10	26.732	24.148	21.954	20.077	18.459	17.057	10
11	26.535	23.995	21.834	19.982	18.385	16.998	11
12	26.307	23.814	21.689	19.865	18.289	16.919	12
13	26.055	23.610	21.523	19.728	18.176	16.824	13
14	25.785	23.390	21.341	19.578	18.049	16.717	14
15	25.502	23.158	21.149	19.417	17.914	16.602	15
16	25.215	22.922	20.953	19.252	17.774	16.482	16
17	24.930	22.686	20.757	19.087	17.634	16.362	17
18	24.653	22.458	20.567	18.928	17.499	16.248	18
19	24.390	22.243	20.389	18.780	17.375	16.142	19
20	24.145	22.043	20.225	18.644	17.262	16.047	20
21	23.906	21.848	20.066	18.513	17.153	15.957	21
22	23.669	21.656	19.909	18.384	17.047	15.868	22
23	23.428	21.460	19.748	18.251	16.937	15.776	23
24	23.178	21.254	19.578	18.110	16.819	15.678	24
25	22.916	21.038	19.399	17.961	16.694	15.572	25
26	22.646	20.814	19.212	17.804	16.561	15.460	26
27	22.368	20.582	19.018	17.641	16.423	15.342	27
28	22.086	20.347	18.820	17.474	16.281	15.221	28
29	21.802	20.109	18.620	17.304	16.137	15.097	29
30	21.515	19.867	18.416	17.131	15.989	14.971	30
31	21.224	19.623	18.209	16.955	15.839	14.842	31
32	20.928	19.373	17.996	16.774	15.684	14.708	32
33	20.627	19.117	17.778	16.587	15.523	14.570	33
34	20.319	18.855	17.554	16.395	15.358	14.426	34
35	20.006	18.587	17.325	16.197	15.186	14.277	35
36	19.687	18.314	17.090	15.994	15.010	14.124	36
37	19.365	18.037	16.850	15.786	14.830	13.966	37
38	19.039	17.756	16.607	15.575	14.645	13.805	38
39	18.708	17.469	16.358	15.358	14.455	13.638	39
40	18.371	17.176	16.103	15.135	14.260	13.466	40
41	18.026	16.876	15.840	14.904	14.056	13.287	41
42	17.672	16.566	15.568	14.664	13.845	13.099	42
43	17.311	16.248	15.288	14.417	13.625	12.903	43
44	16.943	15.924	15.001	14.162	13.398	12.701	44
45	16.570	15.594	14.707	13.901	13.165	12.491	45
46	16.194	15.260	14.410	13.635	12.927	12.278	46
47	15.816	14.923	14.110	13.366	12.686	12.061	47
48	15.437	14.585	13.806	13.094	12.441	11.840	48
49	15.055	14.242	13.499	12.817	12.191	11.614	49
50	14.669	13.896	13.187	12.536	11.936	11.383	50
51	14.280	13.545	12.870	12.249	11.676	11.146	51
52	13.885	13.188	12.547	11.955	11.408	10.902	52
53	13.486	12.826	12.218	11.655	11.134	10.651	53
54	13.086	12.462	11.885	11.351	10.856	10.396	54

For explanation see pp. (37-39).

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Age	2½ %	3 %	3½ %	4 %	4½ %	5 %	Age
55	12·683	12·094	11·549	11·043	10·573	10·135	55
56	12·279	11·724	11·210	10·731	10·286	9·871	56
57	11·875	11·353	10·868	10·417	9·996	9·602	57
58	11·471	10·981	10·525	10·100	9·702	9·330	58
59	11·067	10·608	10·180	9·780	9·405	9·054	59
60	10·665	10·236	9·835	9·459	9·107	8·776	60
61	10·266	9·866	9·490	9·138	8·808	8·497	61
62	9·871	9·498	9·148	8·818	8·509	8·217	62
63	9·481	9·134	8·807	8·500	8·211	7·938	63
64	9·096	8·774	8·471	8·185	7·914	7·659	64
65	8·716	8·418	8·136	7·870	7·619	7·381	65
66	8·340	8·064	7·803	7·557	7·323	7·102	66
67	7·966	7·712	7·471	7·243	7·026	6·821	67
68	7·594	7·360	7·139	6·928	6·728	6·538	68
69	7·221	7·007	6·804	6·610	6·426	6·251	69
70	6·852	6·657	6·470	6·293	6·124	5·963	70
71	6·489	6·311	6·141	5·979	5·824	5·676	71
72	6·137	5·975	5·820	5·672	5·530	5·395	72
73	5·800	5·653	5·512	5·377	5·247	5·123	73
74	5·482	5·348	5·220	5·097	4·979	4·866	74
75	5·183	5·061	4·945	4·833	4·725	4·622	75
76	4·892	4·782	4·676	4·574	4·476	4·382	76
77	4·611	4·512	4·416	4·324	4·235	4·149	77
78	4·339	4·249	4·162	4·079	3·998	3·921	78
79	4·073	3·992	3·914	3·838	3·765	3·695	79
80	3·815	3·742	3·672	3·604	3·539	3·475	80
81	3·572	3·507	3·444	3·382	3·323	3·266	81
82	3·348	3·290	3·233	3·178	3·125	3·073	82
83	3·142	3·089	3·038	2·989	2·941	2·894	83
84	2·955	2·908	2·862	2·818	2·774	2·732	84
85	2·781	2·739	2·698	2·658	2·619	2·581	85
86	2·608	2·570	2·534	2·498	2·464	2·430	86
87	2·425	2·393	2·361	2·330	2·299	2·270	87
88	2·234	2·206	2·178	2·152	2·125	2·100	88
89	2·010	1·987	1·964	1·942	1·920	1·898	89
90	1·758	1·740	1·722	1·704	1·686	1·669	90
91	1·501	1·487	1·473	1·459	1·446	1·432	91
92	1·239	1·229	1·219	1·208	1·198	1·188	92
93	·958	·951	·944	·937	·930	·924	93
94	·681	·677	·673	·668	·664	·660	94
95	·418	·415	·413	·411	·408	·406	95
96	·179	·178	·178	·177	·176	·175	96
97	·000	·000	·000	·000	·000	·000	97

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE GOVERNMENT EXPERIENCE, 1883

MALES

Age	2½ %	3 %	3½ %	4 %	5 %	Age
20	22.434	20.561	18.936	...	...	20
25	21.282	19.601	18.130	...	...	25
30	20.079	18.588	17.271	...	...	30
35	18.822	17.515	16.353	...	...	35
40	17.501	16.376	15.365	14.454	12.883	40
41	17.227	16.138	15.158	14.273	12.743	41
42	16.950	15.897	14.947	14.088	12.599	42
43	16.670	15.653	14.733	13.899	12.451	43
44	16.387	15.404	14.514	13.707	12.300	44
45	16.099	15.152	14.292	13.510	12.145	45
46	15.807	14.895	14.065	13.309	11.986	46
47	15.511	14.633	13.833	13.103	11.822	47
48	15.209	14.365	13.595	12.891	11.653	48
49	14.900	14.091	13.351	12.673	11.477	49
50	14.588	13.813	13.103	12.450	11.298	50
51	14.268	13.526	12.845	12.219	11.110	51
52	13.941	13.233	12.582	11.982	10.916	52
53	13.608	12.933	12.311	11.737	10.714	53
54	13.267	12.625	12.032	11.484	10.506	54
55	12.919	12.309	11.746	11.224	10.289	55
56	12.563	11.986	11.451	10.955	10.063	56
57	12.198	11.653	11.146	10.676	9.828	57
58	11.823	11.310	10.832	10.387	9.583	58
59	11.439	10.956	10.506	10.086	9.326	59
60	11.054	10.601	10.178	9.783	9.065	60
61	10.678	10.254	9.857	9.485	8.808	61
62	10.314	9.916	9.543	9.194	8.556	62
63	9.948	9.577	9.228	8.900	8.300	63
64	9.586	9.239	8.913	8.605	8.041	64
65	9.225	8.902	8.597	8.309	7.781	65
66	8.875	8.573	8.289	8.020	7.525	66
67	8.533	8.252	7.987	7.736	7.273	67
68	8.196	7.936	7.689	7.455	7.023	68
69	7.858	7.617	7.388	7.171	6.768	69
70	7.521	7.299	7.087	6.886	6.512	70
71	7.191	6.986	6.790	6.604	6.257	71
72	6.864	6.675	6.495	6.323	6.003	72
73	6.546	6.373	6.208	6.050	5.754	73
74	6.245	6.086	5.934	5.788	5.515	74
75	5.955	5.809	5.669	5.535	5.283	75
76	5.672	5.538	5.410	5.286	5.054	76
77	5.404	5.281	5.163	5.050	4.836	77
78	5.145	5.033	4.925	4.821	4.624	78
79	4.891	4.788	4.689	4.594	4.413	79
80	4.647	4.553	4.463	4.376	4.210	80

For explanation see pp. (37-39).

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE GOVERNMENT EXPERIENCE, 1883

FEMALES

Age	2½ %	3 %	3½ %	4 %	5 %	Age
20	24'479	22'292	20'409	...	...	20
25	23'397	21'415	19'695	...	...	25
30	22'223	20'451	18'898	...	...	30
35	20'939	19'380	18'001	...	...	35
40	19'523	18'180	16'980	15'904	14'063	40
41	19'223	17'923	16'758	15'712	13'920	41
42	18'915	17'658	16'529	15'514	13'769	42
43	18'601	17'386	16'294	15'310	13'613	43
44	18'279	17'107	16'051	15'098	13'451	44
45	17'950	16'820	15'801	14'879	13'281	45
46	17'612	16'525	15'543	14'652	13'105	46
47	17'266	16'221	15'276	14'416	12'920	47
48	16'911	15'910	15'000	14'173	12'727	48
49	16'552	15'592	14'719	13'923	12'528	49
50	16'190	15'271	14'434	13'669	12'325	50
51	15'831	14'952	14'149	13'415	12'121	51
52	15'465	14'626	13'859	13'155	11'911	52
53	15'091	14'292	13'558	12'885	11'692	53
54	14'712	13'951	13'252	12'609	11'467	54
55	14'329	13'607	12'942	12'328	11'236	55
56	13'936	13'252	12'620	12'036	10'994	56
57	13'538	12'891	12'292	11'738	10'745	57
58	13'138	12'527	11'960	11'435	10'492	58
59	12'735	12'160	11'625	11'128	10'233	59
60	12'333	11'791	11'287	10'818	9'971	60
61	11'925	11'417	10'943	10'500	9'700	61
62	11'523	11'046	10'601	10'185	9'429	62
63	11'120	10'674	10'257	9'866	9'155	63
64	10'713	10'297	9'907	9'541	8'873	64
65	10'296	9'909	9'546	9'204	8'579	65
66	9'880	9'521	9'183	8'865	8'282	66
67	9'463	9'131	8'818	8'523	7'980	67
68	9'052	8'745	8'456	8'182	7'678	68
69	8'650	8'367	8'100	7'847	7'379	69
70	8'260	8'000	7'754	7'520	7'087	70
71	7'893	7'654	7'426	7'210	6'809	71
72	7'539	7'319	7'110	6'910	6'539	72
73	7'196	6'994	6'801	6'617	6'274	73
74	6'863	6'677	6'500	6'331	6'014	74
75	6'537	6'367	6'204	6'048	5'757	75
76	6'220	6'064	5'915	5'773	5'504	76
77	5'911	5'769	5'633	5'502	5'256	77
78	5'613	5'483	5'359	5'240	5'015	78
79	5'323	5'205	5'092	4'983	4'777	79
80	5'044	4'937	4'834	4'735	4'547	80

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE BRITISH OFFICES TABLE							
Age	2½ %.	3 %.	3½ %.	4 %.	5 %.	6 %.	Age
10	27·354	24·669	22·393	20·450	17·331	14·964	10
11	27·133	24·496	22·256	20·340	17·259	14·916	11
12	26·906	24·317	22·114	20·226	17·184	14·864	12
13	26·675	24·133	21·967	20·108	17·106	14·811	13
14	26·437	23·945	21·816	19·986	17·024	14·755	14
15	26·194	23·751	21·660	19·859	16·939	14·696	15
16	25·947	23·552	21·499	19·728	16·850	14·634	16
17	25·692	23·347	21·333	19·593	16·758	14·569	17
18	25·434	23·138	21·163	19·453	16·662	14·501	18
19	25·170	22·924	20·987	19·309	16·562	14·430	19
20	24·901	22·705	20·808	19·160	16·458	14·356	20
21	24·627	22·481	20·623	19·007	16·351	14·279	21
22	24·348	22·252	20·434	18·851	16·241	14·200	22
23	24·065	22·019	20·241	18·690	16·127	14·117	23
24	23·777	21·781	20·044	18·524	16·009	14·031	24
25	23·484	21·539	19·842	18·355	15·888	13·942	25
26	23·188	21·292	19·635	18·181	15·763	13·850	26
27	22·888	21·041	19·425	18·004	15·634	13·754	27
28	22·583	20·786	19·211	17·822	15·503	13·657	28
29	22·275	20·527	18·992	17·637	15·367	13·555	29
30	21·962	20·264	18·769	17·447	15·228	13·451	30
31	21·646	19·996	18·542	17·253	15·084	13·343	31
32	21·325	19·725	18·311	17·056	14·937	13·232	32
33	21·001	19·449	18·075	16·854	14·787	13·118	33
34	20·673	19·169	17·835	16·647	14·632	12·999	34
35	20·340	18·885	17·591	16·436	14·472	12·877	35
36	20·004	18·596	17·342	16·220	14·309	12·751	36
37	19·663	18·303	17·088	16·001	14·141	12·622	37
38	19·319	18·004	16·830	15·776	13·969	12·487	38
39	18·969	17·702	16·566	15·545	13·792	12·348	39
40	18·615	17·394	16·298	15·310	13·609	12·205	40
41	18·257	17·081	16·024	15·070	13·421	12·057	41
42	17·894	16·764	15·745	14·824	13·229	11·904	42
43	17·526	16·441	15·461	14·572	13·031	11·745	43
44	17·155	16·114	15·172	14·316	12·827	11·581	44
45	16·780	15·782	14·877	14·054	12·618	11·413	45
46	16·399	15·445	14·577	13·786	12·403	11·239	46
47	16·016	15·104	14·272	13·514	12·183	11·060	47
48	15·628	14·757	13·963	13·236	11·958	10·875	48
49	15·238	14·408	13·649	12·953	11·727	10·684	49
50	14·844	14·054	13·330	12·666	11·491	10·489	50
51	14·447	13·697	13·008	12·374	11·250	10·288	51
52	14·049	13·336	12·681	12·077	11·004	10·082	52
53	13·648	12·973	12·351	11·777	10·753	9·871	53
54	13·245	12·607	12·017	11·472	10·497	9·655	54

For explanation see pp. (37-39).

MORTALITY TABLES

VALUE OF AN ANNUITY ON A SINGLE LIFE ACCORDING TO THE BRITISH OFFICES TABLE							
Age	2½ %	3 %	3½ %	4 %	5 %	6 %	Age
55	12·842	12·239	11·681	11·164	10·238	9·434	55
56	12·438	11·869	11·343	10·853	9·974	9·209	56
57	12·033	11·498	11·001	10·539	9·707	8·980	57
58	11·629	11·127	10·659	10·223	9·436	8·746	58
59	11·226	10·755	10·316	9·905	9·163	8·509	59
60	10·825	10·384	9·972	9·586	8·886	8·269	60
61	10·425	10·013	9·627	9·266	8·608	8·026	61
62	10·028	9·644	9·284	8·946	8·328	7·780	62
63	9·635	9·277	8·941	8·625	8·047	7·532	63
64	9·245	8·913	8·600	8·306	7·765	7·282	64
65	8·859	8·551	8·261	7·987	7·483	7·031	65
66	8·478	8·194	7·925	7·670	7·202	6·780	66
67	8·103	7·840	7·591	7·356	6·920	6·528	67
68	7·733	7·491	7·262	7·044	6·641	6·276	68
69	7·370	7·148	6·937	6·736	6·363	6·025	69
70	7·014	6·810	6·616	6·431	6·088	5·775	70
71	6·665	6·479	6·301	6·131	5·815	5·526	71
72	6·324	6·154	5·991	5·836	5·546	5·280	72
73	5·991	5·836	5·688	5·546	5·281	5·036	73
74	5·667	5·526	5·391	5·262	5·020	4·796	74
75	5·352	5·224	5·102	4·984	4·763	4·559	75
76	5·045	4·930	4·819	4·713	4·512	4·326	76
77	4·749	4·645	4·545	4·449	4·266	4·097	77
78	4·462	4·368	4·278	4·191	4·027	3·873	78
79	4·185	4·101	4·020	3·942	3·794	3·655	79
80	3·918	3·843	3·771	3·701	3·567	3·442	80
81	3·662	3·595	3·530	3·467	3·347	3·235	81
82	3·416	3·356	3·298	3·242	3·135	3·034	82
83	3·180	3·127	3·075	3·025	2·930	2·840	83
84	2·954	2·907	2·861	2·817	2·732	2·652	84
85	2·739	2·697	2·657	2·618	2·542	2·471	85
86	2·534	2·498	2·462	2·427	2·361	2·297	86
87	2·340	2·307	2·276	2·245	2·186	2·130	87
88	2·155	2·127	2·100	2·073	2·021	1·971	88
89	1·981	1·956	1·932	1·909	1·863	1·819	89
90	1·816	1·794	1·773	1·752	1·712	1·674	90
91	1·661	1·643	1·624	1·606	1·571	1·538	91
92	1·514	1·497	1·481	1·466	1·435	1·406	92
93	1·379	1·365	1·351	1·338	1·311	1·286	93
94	1·248	1·236	1·224	1·212	1·190	1·168	94
95	1·133	1·122	1·112	1·102	1·082	1·063	95
96	1·018	1·009	1·000	·991	·974	·958	96
97	·925	·917	·910	·902	·887	·873	97
98	·833	·826	·820	·814	·802	·790	98
99	·708	·703	·698	·693	·683	·674	99
100	·554	·551	·547	·544	·538	·531	100
101	·325	·324	·322	·321	·317	·314	101

MORTALITY TABLES

SINGLE PAYMENT TO SECURE £1 AT DEATH ACCORDING TO THE NORTHAMPTON TABLE OF MORTALITY					
Age	3 %.	4 %.	5 %.	6 %.	Age
8	·36255	·28219	·22733	·18847	8
9	·36469	·28362	·22810	·18858	9
10	·36903	·28751	·23148	·19142	10
11	·37437	·29252	·23605	·19555	11
12	·38009	·29799	·24110	·20019	12
13	·38598	·30365	·24638	·20506	13
14	·39206	·30955	·25191	·21021	14
15	·39832	·31568	·25771	·21564	15
16	·40478	·32206	·26381	·22142	16
17	·41112	·32832	·26981	·22708	17
18	·41710	·33419	·27538	·23234	18
19	·42270	·33965	·28057	·23716	19
20	·42801	·34479	·28538	·24162	20
21	·43289	·34946	·28967	·24553	21
22	·43754	·35386	·29367	·24915	22
23	·44228	·35836	·29781	·25283	23
24	·44710	·36296	·30200	·25668	24
25	·45201	·36767	·30633	·26059	25
26	·45702	·37249	·31081	·26461	26
27	·46212	·37742	·31538	·26885	27
28	·46731	·38247	·32010	·27315	28
29	·47261	·38765	·32491	·27757	29
30	·47801	·39294	·32991	·28215	30
31	·48352	·39837	·33500	·28691	31
32	·48913	·40394	·34029	·29177	32
33	·49486	·40964	·34571	·29681	33
34	·50070	·41557	·35129	·30202	34
35	·50667	·42148	·35705	·30740	35
36	·51275	·42764	·36300	·31300	36
37	·51897	·43395	·36910	·31877	37
38	·52531	·44044	·37543	·32477	38
39	·53180	·44710	·38195	·33100	39
40	·53842	·45395	·38871	·33745	40
41	·54506	·46083	·39548	·34402	41
42	·55171	·46775	·40233	·35059	42
43	·55837	·47469	·40919	·35721	43
44	·56516	·48196	·41629	·36406	44
45	·57208	·48910	·42357	·37113	45
46	·57913	·49657	·43110	·37849	46
47	·58633	·50424	·43886	·38608	47
48	·59367	·51205	·44686	·39394	48
49	·60116	·52016	·45510	·40209	49

For explanation see p. (39).

MORTALITY TABLES

SINGLE PAYMENT TO SECURE £1 AT DEATH ACCORDING TO THE NORTHAMPTON TABLE OF MORTALITY					
Age	3 %.	4 %.	5 %.	6 %.	Age
50	·60866	·52827	·46338	·41036	50
51	·61604	·53621	·47157	·41851	51
52	·62339	·54424	·47976	·42666	52
53	·63086	·55239	·48819	·43509	53
54	·63843	·56069	·49681	·44375	54
55	·64612	·56919	·50562	·45264	55
56	·65391	·57778	·51462	·46175	56
57	·66180	·58656	·52386	·47115	57
58	·66980	·59550	·53329	·48077	58
59	·67790	·60460	·54291	·49062	59
60	·68610	·61385	·55276	·50075	60
61	·69438	·62324	·56281	·51111	61
62	·70275	·63278	·57305	·52175	62
63	·71136	·64264	·58371	·53285	63
64	·72005	·65265	·59457	·54423	64
65	·72899	·66302	·60591	·55617	65
66	·73802	·67353	·61743	·56840	66
67	·74712	·68420	·62919	·58085	67
68	·75629	·69500	·64114	·59364	68
69	·76550	·70587	·65329	·60666	69
70	·77473	·71685	·66557	·61985	70
71	·78395	·72785	·67791	·63326	71
72	·79310	·73883	·69029	·64674	72
73	·80212	·74971	·70262	·66015	73
74	·81094	·76037	·71476	·67345	74
75	·81943	·77067	·72648	·68631	75
76	·82742	·78038	·73757	·69853	76
77	·83538	·79010	·74871	·71082	77
78	·84352	·80008	·76024	·72355	78
79	·85212	·81070	·77257	·73730	79
80	·86073	·82139	·78500	·75128	80
81	·86895	·83163	·79700	·76475	81
82	·87682	·84147	·80857	·77777	82
83	·88401	·85049	·81919	·78983	83
84	·88950	·85737	·82729	·79900	84
85	·89456	·86371	·83471	·80743	85
86	·89917	·86949	·84152	·81513	86
87	·90352	·87494	·84795	·82238	87
88	·90723	·87955	·85333	·82843	88
89	·91224	·88586	·86076	·83687	89
90	·91860	·89392	·87033	·84779	90
91	·92715	·90485	·88348	·86291	91
92	·93621	·91648	·89748	·87909	92
93	·94644	·92971	·91353	·89777	93
94	·95525	·94115	·92743	·91408	94
95	·96380	·95229	·94105	·93004	95

MORTALITY TABLES

SINGLE PAYMENT TO SECURE £1 AT DEATH ACCORDING TO THE CARLISLE TABLE OF MORTALITY

Age	3 %	4 %	5 %	6 %	7 %	8 %	Age
0	·46641	·41224	·37700	·35251	·33421	·32015	0
1	·38587	·32483	·28595	·25974	·24079	·22674	1
2	·34463	·27976	·23891	·21179	·19258	·17867	2
3	·31021	·24173	·19886	·17065	·15097	·13696	3
4	·29267	·22187	·17757	·14857	·12847	·11430	4
5	·28079	·20800	·16238	·13255	·11198	·09748	5
6	·27633	·20211	·15548	·12491	·10387	·08904	6
7	·27572	·20038	·15286	·12163	·10007	·08489	7
8	·27764	·20137	·15305	·12117	·09916	·08363	8
9	·28125	·20419	·15514	·12264	·10021	·08430	9
10	·28606	·20833	·15862	·12558	·10263	·08637	10
11	·29145	·21313	·16281	·12921	·10577	·08919	11
12	·29681	·21789	·16695	·13277	·10891	·09193	12
13	·30222	·22272	·17114	·13640	·11211	·09474	13
14	·30771	·22762	·17543	·14013	·11538	·09763	14
15	·31315	·23249	·17967	·14381	·11859	·10045	15
16	·31833	·23706	·18362	·14715	·12147	·10289	16
17	·32334	·24150	·18733	·15026	·12408	·10511	17
18	·32841	·24590	·19110	·15343	·12677	·10733	18
19	·33362	·25052	·19505	·15677	·12958	·10970	19
20	·33901	·25532	·19919	·16028	·13259	·11222	20
21	·34455	·26031	·20352	·16402	·13579	·11496	21
22	·35037	·26562	·20819	·16809	·13933	·11807	22
23	·35637	·27115	·21310	·17240	·14312	·12141	23
24	·36252	·27690	·21824	·17692	·14711	·12496	24
25	·36808	·28289	·22367	·18174	·15136	·12874	25
26	·37548	·28901	·22919	·18672	·15581	·13267	26
27	·38218	·29538	·23500	·19198	·16052	·13689	27
28	·38890	·30176	·24086	·19725	·16529	·14119	28
29	·39531	·30781	·24633	·20211	·16962	·14504	29
30	·40129	·31338	·25129	·20642	·17335	·14830	30
31	·40734	·31903	·25633	·21083	·17714	·15155	31
32	·41357	·32491	·26162	·21547	·18120	·15504	32
33	·42010	·33113	·26729	·22051	·18564	·15889	33
34	·42694	·33771	·27333	·22594	·19049	·16319	34
35	·43399	·34457	·27967	·23172	·19565	·16778	35
36	·44117	·35170	·28633	·23783	·20115	·17274	36
37	·44870	·35901	·29319	·24411	·20684	·17793	37
38	·45624	·36649	·30024	·25062	·21279	·18326	38
39	·46393	·37416	·30752	·25736	·21894	·18889	39
40	·47156	·38178	·31477	·26404	·22509	·19444	40
41	·47893	·38911	·32167	·27038	·23085	·19963	41
42	·48621	·39636	·32852	·27666	·23648	·20467	42
43	·49352	·40364	·33538	·28294	·24210	·20971	43
44	·50108	·41120	·34257	·28957	·24805	·21504	44
45	·50885	·41905	·35010	·29653	·25440	·22074	45
46	·51694	·42734	·35810	·30400	·26127	·22696	46
47	·52542	·43607	·36662	·31204	·26873	·23378	47
48	·53439	·44542	·37586	·32087	·27697	·24141	48
49	·54406	·45505	·38610	·33077	·28639	·25030	49

For explanation see p. (39).

MORTALITY TABLES

SINGLE PAYMENT TO SECURE £1 AT DEATH ACCORDING TO THE CARLISLE TABLE OF MORTALITY

Age	3 %	4 %	5 %	6 %	7 %	8 %	Age
50	·55429	·46658	·39714	·34164	·29679	·26022	50
51	·56509	·47824	·40905	·35347	·30831	·27126	51
52	·57598	·49003	·42124	·36558	·32015	·28267	52
53	·58699	·50211	·43371	·37804	·33238	·29459	53
54	·59812	·51436	·44648	·39089	·34507	·30696	54
55	·60948	·52694	·45967	·40431	·35842	·32007	55
56	·62096	·53977	·47319	·41812	·37229	·33370	56
57	·63260	·55286	·48710	·43243	·38668	·34800	57
58	·64413	·56591	·50105	·44687	·40121	·36252	58
59	·65512	·57833	·51433	·46062	·41514	·37644	59
60	·66531	·58987	·52667	·47336	·42803	·38926	60
61	·67436	·60007	·53752	·48445	·43922	·40036	61
62	·68325	·61012	·54824	·49549	·45027	·41133	62
63	·69222	·62033	·55914	·50676	·46165	·42259	63
64	·70157	·63103	·57067	·51875	·47389	·43481	64
65	·71112	·64203	·58262	·53126	·48664	·44763	65
66	·72103	·65347	·59510	·54440	·50012	·46133	66
67	·73122	·66539	·60824	·55832	·51451	·47593	67
68	·74168	·67770	·62186	·57287	·52969	·49141	68
69	·75246	·69043	·63605	·58809	·54565	·50793	69
70	·76340	·70349	·65067	·60389	·56234	·52519	70
71	·77465	·71701	·66595	·62053	·58000	·54371	71
72	·78525	·72979	·68043	·63638	·59687	·56134	72
73	·79483	·74136	·69357	·65075	·61225	·57748	73
74	·80334	·75161	·70524	·66355	·62586	·59178	74
75	·81033	·76004	·71481	·67396	·63698	·60333	75
76	·81717	·76831	·72419	·68421	·64791	·61481	76
77	·82352	·77597	·73291	·69377	·65805	·62548	77
78	·82996	·78378	·74181	·70351	·66851	·63645	78
79	·83713	·79256	·75191	·71472	·68055	·64919	79
80	·84374	·80066	·76119	·72502	·69167	·66096	80
81	·85090	·80950	·77148	·73645	·70410	·67422	81
82	·85734	·81745	·78067	·74675	·71529	·68615	82
83	·86392	·82561	·79019	·75740	·72693	·69859	83
84	·87027	·83352	·79948	·76781	·73838	·71089	84
85	·87682	·84173	·80910	·77874	·75042	·72393	85
86	·88253	·84891	·81762	·78836	·76108	·73548	86
87	·88719	·85477	·82452	·79628	·76978	·74496	87
88	·89002	·85833	·82870	·80101	·77502	·75067	88
89	·89325	·86242	·83357	·80658	·79078	·75733	89
90	·89809	·86861	·84103	·81513	·79196	·76793	90
91	·89861	·86929	·84186	·81615	·78634	·76926	91
92	·89582	·86569	·83752	·81111	·77973	·76311	92
93	·89261	·86156	·83248	·80528	·77633	·75578	93
94	·89118	·85962	·83005	·80234	·77512	·75185	94
95	·89057	·85868	·82876	·80064	·77424	·74941	95
96	·89212	·86047	·83071	·80268	·77626	·75126	96
97	·89633	·86569	·83676	·80936	·78352	·75904	97
98	·90132	·87184	·84391	·81734	·79216	·76822	98
99	·90880	·88127	·85500	·82996	·80609	·78326	99
100	·92185	·89797	·87505	·85306	·83193	·81163	100

MORTALITY TABLES

SINGLE PAYMENT TO SECURE £1 AT DEATH ACCORDING TO THE INSTITUTE OF ACTUARIES HEALTHY MALES TABLE							
Age	2½ %	3 %	3½ %	4%	4½ %	5 %	Age
10	·32361	·26752	·22378	·18937	·16204	·14015	10
11	·32841	·27198	·22783	·19299	·16524	·14296	11
12	·33396	·27726	·23274	·19750	·16937	·14670	12
13	·34012	·28320	·23836	·20276	·17425	·15122	13
14	·34672	·28962	·24450	·20856	·17970	·15632	14
15	·35360	·29637	·25099	·21473	·18553	·16182	15
16	·36060	·30326	·25764	·22109	·19156	·16752	16
17	·36757	·31011	·26427	·22742	·19758	·17322	17
18	·37433	·31677	·27069	·23354	·20337	·17869	18
19	·38072	·32302	·27670	·23924	·20873	·18371	19
20	·38671	·32886	·28226	·24447	·21361	·18823	20
21	·39254	·33451	·28763	·24950	·21827	·19254	21
22	·39830	·34011	·29294	·25446	·22287	·19676	22
23	·40418	·34584	·29839	·25957	·22761	·20113	23
24	·41030	·35183	·30413	·26499	·23267	·20582	24
25	·41668	·35812	·31019	·27074	·23808	·21087	25
26	·42328	·36465	·31652	·27678	·24378	·21621	26
27	·43005	·37139	·32307	·28306	·24973	·22182	27
28	·43691	·37824	·32975	·28947	·25583	·22758	28
29	·44385	·38518	·33653	·29600	·26205	·23346	29
30	·45086	·39221	·34343	·30266	·26840	·23948	30
31	·45794	·39934	·35044	·30943	·27488	·24563	31
32	·46516	·40662	·35762	·31640	·28156	·25199	32
33	·47251	·41407	·36499	·32357	·28847	·25858	33
34	·48002	·42170	·37256	·33097	·29561	·26542	34
35	·48766	·42950	·38033	·33858	·30299	·27251	35
36	·49543	·43745	·38828	·34639	·31057	·27981	36
37	·50329	·44553	·39637	·35437	·31834	·28731	37
38	·51125	·45372	·40461	·36251	·32629	·29501	38
39	·51933	·46207	·41303	·37086	·33446	·30294	39
40	·52755	·47060	·42165	·37943	·34289	·31114	40
41	·53595	·47935	·43054	·38831	·35164	·31969	41
42	·54457	·48836	·43974	·39752	·36076	·32863	42
43	·55340	·49762	·44921	·40706	·37023	·33796	43
44	·56236	·50707	·45892	·41685	·37999	·34760	44
45	·57147	·51669	·46884	·42690	·39004	·35755	45
46	·58064	·52642	·47889	·43712	·40028	·36772	46
47	·58985	·53621	·48904	·44745	·41067	·37806	47
48	·59910	·54608	·49930	·45792	·42122	·38858	48
49	·60842	·55605	·50970	·46856	·43197	·39934	49
50	·61782	·56613	·52023	·47938	·44293	·41033	50
51	·62732	·57635	·53096	·49043	·45416	·42162	51
52	·63695	·58676	·54191	·50174	·46569	·43326	52
53	·64667	·59729	·55303	·51327	·47748	·44518	53
54	·65645	·60792	·56428	·52496	·48947	·45735	54

For explanation see p. (39).

MORTALITY TABLES

SINGLE PAYMENT TO SECURE £1 AT DEATH ACCORDING TO THE INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Age	2½ %	3 %	3½ %	4 %	4½ %	5 %	Age
55	·66627	·61863	·57566	·53682	·50166	·46975	55
56	·67612	·62939	·58712	·54881	·51401	·48235	56
57	·68597	·64020	·59866	·56090	·52651	·49513	57
58	·69583	·65103	·61026	·57309	·53915	·50809	58
59	·70568	·66190	·62193	·58539	·55193	·52122	59
60	·71548	·67274	·63361	·59773	·56478	·53446	60
61	·72522	·68353	·64526	·61007	·57766	·54777	61
62	·73485	·69424	·65685	·62237	·59053	·56109	62
63	·74437	·70484	·66835	·63461	·60337	·57441	63
64	·75375	·71532	·67974	·64675	·61613	·58767	64
65	·76302	·72569	·69104	·65883	·62886	·60092	65
66	·77220	·73600	·70230	·67089	·64159	·61421	66
67	·78132	·74626	·71354	·68297	·65437	·62758	67
68	·79039	·75650	·72478	·69507	·66721	·64105	68
69	·79948	·76678	·73610	·70729	·68021	·65473	69
70	·80849	·77700	·74738	·71950	·69323	·66845	70
71	·81734	·78706	·75852	·73159	·70615	·68210	71
72	·82593	·79685	·76937	·74339	·71879	·69549	72
73	·83415	·80623	·77980	·75475	·73098	·70841	73
74	·84190	·81510	·78967	·76551	·74254	·72069	74
75	·84919	·82345	·79897	·77567	·75347	·73231	75
76	·85628	·83159	·80806	·78561	·76418	·74372	76
77	·86313	·83946	·81686	·79525	·77459	·75482	77
78	·86978	·84711	·82543	·80466	·78476	·76569	78
79	·87628	·85461	·83384	·81392	·79479	·77643	79
80	·88256	·86187	·84200	·82291	·80455	·78690	80
81	·88850	·86874	·84974	·83145	·81383	·79686	81
82	·89394	·87506	·85686	·83931	·82238	·80605	82
83	·89899	·88090	·86345	·84659	·83031	·81458	83
84	·90353	·88617	·86940	·85317	·83747	·82228	84
85	·90778	·89110	·87496	·85932	·84416	·82948	85
86	·91200	·89601	·88050	·86545	·85084	·83667	86
87	·91645	·90118	·88635	·87194	·85792	·84430	87
88	·92113	·90663	·89252	·87878	·86541	·85239	88
89	·92659	·91301	·89977	·88686	·87427	·86198	89
90	·93272	·92020	·90796	·89600	·88432	·87290	90
91	·93899	·92756	·91637	·90541	·89468	·88417	91
92	·94538	·93508	·92498	·91507	·90534	·89579	92
93	·95224	·94317	·93426	·92549	·91687	·90840	93
94	·95899	·95116	·94344	·93583	·92834	·92096	94
95	·96542	·95878	·95222	·94575	·93934	·93304	95
96	·97124	·96568	·96018	·95475	·94933	·94405	96
97	·97561	·97087	·96618	·96154	·95694	·95238	97

MORTALITY TABLES

SINGLE PAYMENT TO SECURE £1 AT DEATH ACCORDING TO THE BRITISH OFFICES TABLE							
Age	$2\frac{1}{2}\%$	3%	$3\frac{1}{2}\%$	4%	5%	6%	Age
10	·30845	·25234	·20891	·17500	·1271	·0964	10
11	·31383	·25740	·21356	·17923	·1305	·0991	11
12	·31937	·26261	·21837	·18361	·1341	·1020	12
13	·32502	·26796	·22333	·18815	·1378	·1050	13
14	·33080	·27346	·22845	·19285	·1417	·1082	14
15	·33673	·27911	·23373	·19773	·1458	·1116	15
16	·34278	·28491	·23918	·20277	·1500	·1151	16
17	·34896	·29086	·24478	·20798	·1544	·1187	17
18	·35526	·29695	·25054	·21334	·1590	·1226	18
19	·36170	·30319	·25646	·21889	·1637	·1266	19
20	·36826	·30958	·26254	·22461	·1686	·1308	20
21	·37496	·31610	·26877	·23047	·1737	·1351	21
22	·38174	·32275	·27516	·23652	·1790	·1396	22
23	·38866	·32956	·28170	·24272	·1844	·1443	23
24	·39569	·33648	·28838	·24907	·1900	·1492	24
25	·40280	·34353	·29522	·25559	·1958	·1542	25
26	·41003	·35072	·30219	·26226	·2018	·1594	26
27	·41737	·35802	·30931	·26910	·2079	·1648	27
28	·42481	·36545	·31656	·27608	·2142	·1704	28
29	·43232	·37300	·32397	·28322	·2206	·1761	29
30	·43995	·38066	·33150	·29051	·2273	·1820	30
31	·44766	·38845	·33917	·29795	·2341	·1881	31
32	·45547	·39636	·34698	·30556	·2411	·1944	32
33	·46338	·40438	·35495	·31334	·2483	·2009	33
34	·47139	·41253	·36306	·32127	·2556	·2076	34
35	·47950	·42083	·37133	·32939	·2632	·2145	35
36	·48770	·42923	·37974	·33767	·2710	·2216	36
37	·49602	·43778	·38832	·34614	·2790	·2290	37
38	·50443	·44646	·39705	·35480	·2872	·2366	38
39	·51296	·45529	·40598	·36366	·2957	·2444	39
40	·52159	·46425	·41506	·37270	·3043	·2525	40
41	·53032	·47336	·42433	·38195	·3133	·2609	41
42	·53918	·48261	·43375	·39141	·3225	·2696	42
43	·54813	·49201	·44335	·40106	·3319	·2786	43
44	·55719	·50153	·45315	·41093	·3416	·2878	44
45	·56636	·51122	·46311	·42101	·3515	·2973	45
46	·57563	·52103	·47325	·43129	·3617	·3072	46
47	·58498	·53097	·48354	·44176	·3722	·3174	47
48	·59442	·54104	·49400	·45246	·3830	·3278	48
49	·60396	·55123	·50464	·46333	·3939	·3386	49
50	·61356	·56154	·51541	·47439	·4052	·3497	50
51	·62323	·57194	·52632	·48562	·4167	·3610	51
52	·63297	·58244	·53735	·49704	·4284	·3727	52
53	·64275	·59302	·54852	·50859	·4403	·3846	53
54	·65254	·60368	·55980	·52032	·4525	·3969	54

For explanation see p. (39).

MORTALITY TABLES

SINGLE PAYMENT TO SECURE £1 AT DEATH ACCORDING
TO THE BRITISH OFFICES TABLE

Age	2½ %.	3 %.	3½ %.	4 %.	5 %.	6 %.	Age
55	·66240	·61440	·57116	·53216	·4649	·4094	55
56	·67226	·62516	·58263	·54411	·4774	·4221	56
57	·68212	·63596	·59416	·55619	·4901	·4351	57
58	·69197	·64679	·60573	·56834	·5030	·4483	58
59	·70179	·65761	·61733	·58056	·5161	·4617	59
60	·71159	·66844	·62897	·59284	·5292	·4753	60
61	·72134	·67922	·64062	·60515	·5425	·4891	61
62	·73100	·68999	·65223	·61749	·5558	·5030	62
63	·74061	·70066	·66383	·62981	·5692	·5170	63
64	·75012	·71128	·67537	·64210	·5826	·5312	64
65	·75954	·72181	·68683	·65436	·5960	·5453	65
66	·76881	·73223	·69820	·66653	·6095	·5596	66
67	·77798	·74252	·70948	·67863	·6228	·5739	67
68	·78699	·75270	·72063	·69061	·6362	·5881	68
69	·79585	·76269	·73163	·70247	·6494	·6024	69
70	·80453	·77252	·74245	·71418	·6625	·6165	70
71	·81306	·78219	·75313	·72572	·6755	·6306	71
72	·82137	·79164	·76357	·73707	·6883	·6445	72
73	·82949	·80088	·77384	·74824	·7009	·6583	73
74	·83738	·80992	·78386	·75915	·7134	·6719	74
75	·84508	·81873	·79365	·76984	·7256	·6853	75
76	·85255	·82729	·80321	·78028	·7375	·6985	76
77	·85979	·83558	·81249	·79044	·7492	·7115	77
78	·86678	·84363	·82152	·80033	·7606	·7241	78
79	·87353	·85141	·83023	·80993	·7717	·7365	79
80	·88004	·85893	·83869	·81922	·7825	·7486	80
81	·88630	·86618	·84682	·82819	·7930	·7603	81
82	·89230	·87315	·85465	·83685	·8031	·7716	82
83	·89807	·87981	·86220	·84518	·8129	·7827	83
84	·90355	·88622	·86942	·85318	·8223	·7933	84
85	·90880	·89234	·87633	·86086	·8313	·8035	85
86	·91378	·89811	·88292	·86818	·8399	·8134	86
87	·91854	·90367	·88922	·87519	·8483	·8228	87
88	·92304	·90893	·89518	·88182	·8562	·8318	88
89	·92730	·91388	·90084	·88814	·8636	·8404	89
90	·93132	·91863	·90623	·89415	·8708	·8486	90
91	·93510	·92302	·91128	·89977	·8776	·8564	91
92	·93869	·92726	·91609	·90517	·8840	·8638	92
93	·94198	·93111	·92051	·91008	·8899	·8706	93
94	·94517	·93487	·92478	·91489	·8957	·8773	94
95	·94798	·93819	·92858	·91916	·9009	·8833	95
96	·95078	·94148	·93235	·92340	·9060	·8892	96
97	·95306	·94415	·93543	·92685	·9101	·8940	97
98	·95530	·94685	·93845	·93031	·9142	·8987	98
99	·95832	·95047	·94267	·93500	·9198	·9052	99
100	·96197	·95488	·94779	·94085	·9268	·9133	100
101	·96752	·96139	·95556	·94896	·9372	·9256	101
102	·97561	·97087	·96618	·96154	·9524	·9435	102

MORTALITY TABLES

ANNUAL PAYMENT DURING LIFE TO SECURE £1 AT DEATH ACCORDING TO THE INSTITUTE OF ACTUARIES HEALTHY MALES TABLE							
Age	2½ %	3 %	3½ %	4 %	4½ %	5 %	Age
10	·01167	·01064	·00975	·00899	·00833	·00776	10
11	·01193	·01088	·00998	·00920	·00852	·00794	11
12	·01233	·01117	·01026	·00947	·00878	·00819	12
13	·01257	·01151	·01058	·00978	·00909	·00848	13
14	·01295	·01188	·01094	·01014	·00943	·00882	14
15	·01334	·01227	·01133	·01052	·00981	·00919	15
16	·01376	·01268	·01174	·01092	·01020	·00958	16
17	·01418	·01309	·01215	·01132	·01060	·00998	17
18	·01459	·01350	·01255	·01172	·01099	·01036	18
19	·01499	·01390	·01294	·01210	·01136	·01072	19
20	·01538	·01427	·01330	·01245	·01170	·01104	20
21	·01576	·01464	·01365	·01279	·01202	·01135	21
22	·01615	·01501	·01401	·01313	·01235	·01166	22
23	·01655	·01540	·01438	·01348	·01269	·01199	23
24	·01697	·01581	·01478	·01387	·01306	·01234	24
25	·01742	·01625	·01521	·01428	·01346	·01272	25
26	·01790	·01672	·01566	·01472	·01388	·01314	26
27	·01840	·01721	·01614	·01519	·01433	·01357	27
28	·01893	·01772	·01664	·01567	·01480	·01403	28
29	·01947	·01825	·01715	·01617	·01529	·01450	29
30	·02003	·01880	·01769	·01669	·01580	·01499	30
31	·02061	·01936	·01824	·01723	·01632	·01550	31
32	·02121	·01996	·01883	·01780	·01688	·01604	32
33	·02185	·02058	·01944	·01840	·01746	·01661	33
34	·02252	·02124	·02008	·01903	·01807	·01721	34
35	·02322	·02193	·02076	·01969	·01872	·01784	35
36	·02395	·02265	·02146	·02038	·01940	·01850	36
37	·02471	·02340	·02221	·02111	·02011	·01920	37
38	·02551	·02419	·02298	·02187	·02086	·01993	38
39	·02635	·02502	·02380	·02267	·02164	·02069	39
40	·02723	·02589	·02465	·02352	·02247	·02151	40
41	·02817	·02682	·02557	·02442	·02336	·02238	41
42	·02917	·02780	·02654	·02538	·02430	·02331	42
43	·03022	·02885	·02758	·02640	·02532	·02431	43
44	·03134	·02996	·02868	·02749	·02639	·02537	44
45	·03253	·03114	·02985	·02865	·02754	·02650	45
46	·03377	·03238	·03108	·02987	·02874	·02769	46
47	·03508	·03367	·03237	·03115	·03001	·02895	47
48	·03645	·03504	·03372	·03249	·03134	·03026	48
49	·03790	·03648	·03515	·03391	·03275	·03166	49
50	·03943	·03801	·03667	·03542	·03424	·03314	50
51	·04106	·03963	·03828	·03702	·03583	·03471	51
52	·04279	·04136	·04000	·03873	·03753	·03640	52
53	·04464	·04320	·04184	·04056	·03935	·03821	53
54	·04661	·04516	·04379	·04250	·04129	·04013	54

For explanation see p. (39).

MORTALITY TABLES

ANNUAL PAYMENT DURING LIFE TO SECURE £1 AT DEATH ACCORDING TO THE INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Age	2½ %	3 %	3½ %	4 %	4½ %	5 %	Age
55	·04870	·04725	·04588	·04458	·04335	·04219	55
56	·05092	·04946	·04809	·04678	·04555	·04437	56
57	·05328	·05182	·05044	·04913	·04788	·04670	57
58	·05580	·05434	·05295	·05163	·05038	·04918	58
59	·05848	·05702	·05563	·05431	·05304	·05184	59
60	·06134	·05987	·05848	·05715	·05588	·05467	60
61	·06437	·06291	·06151	·06018	·05890	·05768	61
62	·06760	·06613	·06473	·06339	·06211	·06087	62
63	·07102	·06956	·06815	·06680	·06551	·06427	63
64	·07466	·07319	·07177	·07042	·06912	·06787	64
65	·07853	·07705	·07564	·07427	·07296	·07170	65
66	·08268	·08120	·07978	·07841	·07709	·07581	66
67	·08714	·08566	·08423	·08286	·08153	·08025	67
68	·09197	·09049	·08906	·08767	·08634	·08504	68
69	·09725	·09576	·09433	·09294	·09160	·09030	69
70	·10297	·10148	·10005	·09866	·09731	·09601	70
71	·10914	·10766	·10622	·10483	·10348	·10218	71
72	·11572	·11425	·11281	·11142	·11007	·11876	72
73	·12267	·12119	·11976	·11836	·11701	·11569	73
74	·12988	·12840	·12696	·12556	·12420	·12287	74
75	·13734	·13585	·13440	·13299	·13161	·13027	75
76	·14532	·14382	·14236	·14094	·13954	·13819	76
77	·15382	·15230	·15083	·14939	·14798	·14660	77
78	·16291	·16138	·15989	·15843	·15701	·15561	78
79	·17275	·17121	·16970	·16823	·16679	·16538	79
80	·18329	·18174	·18022	·17873	·17727	·17584	80
81	·19435	·19277	·19123	·18972	·18824	·18679	81
82	·20559	·20399	·20242	·20089	·19938	·19790	82
83	·21707	·21543	·21383	·21225	·21071	·20920	83
84	·22844	·22676	·22510	·22348	·22189	·22032	84
85	·24009	·23834	·23662	·23493	·23327	·23163	85
86	·25279	·25096	·24916	·24739	·24565	·24393	86
87	·26755	·26563	·26373	·26187	·26003	·25823	87
88	·28485	·28282	·28081	·27884	·27689	·27498	88
89	·30786	·30570	·30358	·30149	·29943	·29740	89
90	·33813	·33585	·33360	·33138	·32919	·32703	90
91	·37537	·37294	·37053	·36816	·36582	·36351	91
92	·42217	·41954	·41694	·41438	·41185	·40935	92
93	·48624	·48338	·48055	·47776	·47499	·47226	93
94	·57035	·56719	·56405	·56095	·55789	·55486	94
95	·68105	·67748	·67394	·67044	·66696	·66354	95
96	·82364	·81954	·81546	·81144	·80742	·80350	96
97	·97561	·97087	·96618	·96154	·95694	·95238	97

MORTALITY TABLES

ANNUAL PAYMENT DURING LIFE TO SECURE £1 AT DEATH ACCORDING TO THE BRITISH OFFICES TABLE							
Age	2½ %	3 %	3½ %	4 %	5 %	6 %	Age
10	·01088	·00983	·00893	·00816	·0069	·0060	10
11	·01116	·01010	·00918	·00840	·0071	·0062	11
12	·01144	·01037	·00945	·00865	·0074	·0064	12
13	·01174	·01066	·00972	·00891	·0076	·0066	13
14	·01206	·01096	·01001	·00919	·0079	·0069	14
15	·01238	·01128	·01032	·00948	·0081	·0071	15
16	·01272	·01160	·01063	·00978	·0084	·0074	16
17	·01307	·01195	·01096	·01010	·0087	·0076	17
18	·01344	·01230	·01130	·01043	·0090	·0079	18
19	·01382	·01267	·01166	·01078	·0093	·0082	19
20	·01422	·01306	·01204	·01114	·0097	·0085	20
21	·01463	·01346	·01243	·01152	·0100	·0088	21
22	·01506	·01388	·01284	·01191	·0104	·0092	22
23	·01551	·01432	·01326	·01233	·0108	·0095	23
24	·01597	·01477	·01370	·01276	·0113	·0099	24
25	·01645	·01524	·01416	·01321	·0116	·0103	25
26	·01695	·01573	·01464	·01367	·0120	·0107	26
27	·01747	·01624	·01514	·01416	·0125	·0112	27
28	·01801	·01677	·01566	·01467	·0130	·0116	28
29	·01858	·01733	·01620	·01520	·0135	·0121	29
30	·01916	·01790	·01677	·01575	·0140	·0126	30
31	·01977	·01850	·01736	·01632	·0145	·0131	31
32	·02040	·01912	·01797	·01692	·0151	·0137	32
33	·02106	·01977	·01861	·01755	·0157	·0142	33
34	·02175	·02045	·01928	·01821	·0163	·0148	34
35	·02247	·02116	·01997	·01889	·0170	·0155	35
36	·02322	·02190	·02070	·01961	·0177	·0161	36
37	·02400	·02268	·02147	·02036	·0184	·0168	37
38	·02483	·02349	·02227	·02115	·0192	·0175	38
39	·02569	·02434	·02311	·02198	·0200	·0183	39
40	·02659	·02524	·02400	·02285	·0208	·0191	40
41	·02754	·02618	·02492	·02377	·0217	·0200	41
42	·02854	·02717	·02590	·02474	·0227	·0209	42
43	·02959	·02821	·02693	·02575	·0236	·0219	43
44	·03069	·02931	·02802	·02683	·0247	·0229	44
45	·03185	·03046	·02917	·02797	·0258	·0240	45
46	·03308	·03168	·03038	·02917	·0270	·0251	46
47	·03438	·03297	·03166	·03044	·0282	·0263	47
48	·03575	·03434	·03302	·03178	·0295	·0276	48
49	·03720	·03578	·03445	·03321	·0309	·0290	49
50	·03873	·03730	·03597	·03471	·0324	·0304	50
51	·04035	·03892	·03757	·03631	·0340	·0320	51
52	·04206	·04063	·03928	·03801	·0357	·0336	52
53	·04388	·04244	·04109	·03981	·0375	·0354	53
54	·04581	·04437	·04300	·04172	·0394	·0372	54

For explanation see p. (39).

MORTALITY TABLES

ANNUAL PAYMENT DURING LIFE TO SECURE £1 AT DEATH
ACCORDING TO THE BRITISH OFFICES TABLE

Age	$2\frac{1}{2}\%$	3%	$3\frac{1}{2}\%$	4%	5%	6%	Age
55	·04786	·04641	·04504	·04375	·0414	·0392	55
56	·05003	·04858	·04721	·04590	·0435	·0413	56
57	·05234	·05088	·04951	·04820	·0458	·0436	57
58	·05479	·05334	·05195	·05064	·0482	·0460	58
59	·05740	·05594	·05456	·05324	·0508	·0485	59
60	·06018	·05872	·05733	·05600	·0535	·0513	60
61	·06313	·06167	·06028	·05895	·0565	·0542	61
62	·06628	·06482	·06342	·06209	·0596	·0573	62
63	·06964	·06818	·06678	·06543	·0629	·0606	63
64	·07322	·07175	·07035	·06900	·0665	·0641	64
65	·07704	·07557	·07416	·07281	·0703	·0679	65
66	·08112	·07965	·07823	·07688	·0743	·0719	66
67	·08547	·08400	·08258	·08122	·0786	·0762	67
68	·09012	·08864	·08722	·08585	·0833	·0808	68
69	·09508	·09361	·09218	·09081	·0882	·0857	69
70	·10039	·09892	·09749	·09610	·0935	·0910	70
71	·10607	·10459	·10316	·10177	·0991	·0966	71
72	·11215	·11066	·10922	·10782	·1051	·1026	72
73	·11865	·11716	·11571	·11430	·1116	·1091	73
74	·12560	·12410	·12264	·12123	·1185	·1159	74
75	·13305	·13154	·13007	·12864	·1259	·1233	75
76	·14103	·13951	·13803	·13658	·1338	·1312	76
77	·14956	·14802	·14653	·14507	·1423	·1397	77
78	·15869	·15714	·15564	·15416	·1513	·1486	78
79	·16847	·16691	·16538	·16389	·1610	·1582	79
80	·17892	·17735	·17580	·17428	·1713	·1685	80
81	·19012	·18852	·18695	·18540	·1824	·1795	81
82	·20208	·20045	·19885	·19728	·1942	·1913	82
83	·21486	·21320	·21157	·20997	·2068	·2038	83
84	·22851	·22682	·22515	·22351	·2203	·2172	84
85	·24306	·24134	·23963	·23796	·2347	·2315	85
86	·25854	·25677	·25502	·25331	·2499	·2467	86
87	·27504	·27322	·27143	·26967	·2662	·2629	87
88	·29252	·29066	·28880	·28699	·2834	·2800	88
89	·31106	·30914	·30723	·30535	·3017	·2981	89
90	·33077	·32879	·32682	·32488	·3211	·3174	90
91	·35136	·34929	·34727	·34525	·3413	·3374	91
92	·37342	·37129	·36918	·36709	·3630	·3590	92
93	·39590	·39369	·39149	·38931	·3850	·3809	93
94	·42039	·41807	·41579	·41352	·4091	·4048	94
95	·44452	·44211	·43973	·43738	·4328	·4282	95
96	·47115	·46864	·46615	·46368	·4589	·4541	96
97	·49512	·49246	·48987	·48726	·4822	·4772	97
98	·52117	·51838	·51562	·51286	·5074	·5021	98
99	·56123	·55826	·55533	·55231	·5464	·5407	99
100	·61901	·61580	·61262	·60935	·6027	·5964	100
101	·73013	·72632	·72312	·71884	·7114	·7045	101
102	·97561	·97087	·96618	·96154	·9524	·9435	102

MORTALITY TABLES

PRESENT VALUE OF REVERSION TO A PERPETUITY AT DEATH OF A PERSON OF AGE STATED. GOVERNMENT EXPERIENCE, 1883

MALES

Age	$2\frac{1}{2}\%$	3%	$3\frac{1}{2}\%$	4%	5%	Age
20	17'566	12'772	9'635	...	...	20
25	18'718	13'732	10'441	...	...	25
30	19'921	14'745	11'300	...	...	30
35	21'178	15'818	12'218	...	...	35
40	22'499	16'957	13'206	10'546	7'117	40
41	22'773	17'195	13'413	10'727	7'257	41
42	23'050	17'436	13'624	10'912	7'401	42
43	23'330	17'680	13'838	11'101	7'549	43
44	23'613	17'929	14'057	11'293	7'700	44
45	23'901	18'181	14'279	11'490	7'855	45
46	24'193	18'438	14'506	11'691	8'014	46
47	24'489	18'700	14'738	11'897	8'178	47
48	24'791	18'967	14'976	12'109	8'347	48
49	25'100	19'242	15'220	12'327	8'523	49
50	25'412	19'520	15'468	12'550	8'702	50
51	25'732	19'807	15'726	12'781	8'890	51
52	26'059	20'100	15'989	13'018	9'084	52
53	26'392	20'400	16'260	13'263	9'286	53
54	26'733	20'708	16'539	13'516	9'494	54
55	27'081	21'024	16'825	13'776	9'711	55
56	27'437	21'347	17'120	14'045	9'937	56
57	27'802	21'680	17'425	14'324	10'172	57
58	28'177	22'023	17'739	14'613	10'417	58
59	28'561	22'377	18'065	14'914	10'674	59
60	28'946	22'732	18'393	15'217	10'935	60
61	29'322	23'079	18'714	15'515	11'192	61
62	29'686	23'417	19'028	15'806	11'444	62
63	30'052	23'756	19'343	16'100	11'700	63
64	30'414	24'094	19'658	16'395	11'959	64
65	30'775	24'431	19'974	16'691	12'219	65
66	31'125	24'760	20'282	16'980	12'475	66
67	31'467	25'081	20'584	17'264	12'727	67
68	31'804	25'397	20'882	17'545	12'977	68
69	32'142	25'716	21'183	17'829	13'232	69
70	32'479	26'034	21'484	18'114	13'488	70
71	32'809	26'347	21'781	18'396	13'743	71
72	33'136	26'658	22'076	18'677	13'997	72
73	33'454	26'960	22'363	18'950	14'246	73
74	33'755	27'247	22'637	19'212	14'485	74
75	34'045	27'524	22'902	19'465	14'717	75
76	34'328	27'795	23'161	19'714	14'946	76
77	34'596	28'052	23'408	19'950	15'164	77
78	34'855	28'300	23'646	20'179	15'376	78
79	35'109	28'545	23'882	20'406	15'587	79
80	35'353	28'780	24'108	20'624	15'790	80

For explanation see p. (40).

MORTALITY TABLES

PRESENT VALUE OF REVERSION TO A PERPETUITY AT DEATH OF
A PERSON OF AGE STATED. GOVERNMENT EXPERIENCE, 1883

FEMALES

Age	2½ %	3 %	3½ %	4 %	5 %	Age
20	15·521	11·041	8·162	...	...	20
25	16·603	11·918	8·876	...	...	25
30	17·777	12·882	9·673	...	...	30
35	19·061	13·953	10·570	...	...	35
40	20·477	15·153	11·591	9·096	5·937	40
41	20·777	15·411	11·813	9·288	6·080	41
42	21·085	15·676	12·042	9·486	6·231	42
43	21·399	15·947	12·277	9·690	6·387	43
44	21·721	16·226	12·520	9·902	6·549	44
45	22·050	16·513	12·770	10·121	6·719	45
46	22·388	16·808	13·028	10·348	6·895	46
47	22·734	17·112	13·295	10·584	7·080	47
48	23·089	17·423	13·571	10·827	7·273	48
49	23·448	17·741	13·852	11·077	7·472	49
50	23·810	18·063	14·137	11·331	7·675	50
51	24·169	18·382	14·422	11·585	7·879	51
52	24·535	18·707	14·712	11·845	8·089	52
53	24·909	19·041	15·013	12·115	8·308	53
54	25·288	19·382	15·319	12·391	8·533	54
55	25·671	19·726	15·629	12·672	8·764	55
56	26·064	20·081	15·951	12·964	9·006	56
57	26·462	20·443	16·279	13·262	9·255	57
58	26·862	20·806	16·611	13·565	9·508	58
59	27·265	21·173	16·946	13·872	9·767	59
60	27·667	21·542	17·284	14·182	10·029	60
61	28·075	21·916	17·628	14·500	10·300	61
62	28·477	22·287	17·970	14·815	10·571	62
63	28·880	22·659	18·314	15·134	10·845	63
64	29·287	23·036	18·664	15·459	11·127	64
65	29·704	23·424	19·025	15·796	11·421	65
66	30·120	23·812	19·388	16·135	11·718	66
67	30·537	24·202	19·753	16·477	12·020	67
68	30·948	24·588	20·115	16·818	12·322	68
69	31·350	24·966	20·471	17·153	12·621	69
70	31·740	25·333	20·817	17·480	12·913	70
71	32·107	25·679	21·145	17·790	13·191	71
72	32·461	26·014	21·461	18·090	13·461	72
73	32·804	26·339	21·770	18·383	13·726	73
74	33·137	26·655	22·071	18·669	13·986	74
75	33·463	26·967	22·367	18·952	14·243	75
76	33·780	27·269	22·656	19·227	14·496	76
77	34·089	27·564	22·938	19·498	14·744	77
78	34·387	27·850	23·212	19·760	14·985	78
79	34·677	28·128	23·479	20·017	15·223	79
80	34·956	28·396	23·737	20·265	15·453	80

MORTALITY TABLES

Present Value of Reversion to a Perpetuity at Death of a Person of
Age stated.

NORTHAMPTON TABLE

Age	3 %	4 %	5 %	6 %	Age
5	12·860	7·752	5·173	3·705	5
10	12·670	7·477	4·861	3·382	10
15	13·676	8·209	5·412	3·810	15
20	14·695	8·967	5·993	4·269	20
25	15·519	9·562	6·433	4·604	25
30	16·411	10·219	6·928	4·985	30
35	17·395	10·961	7·498	5·431	35
40	18·485	11·803	8·163	5·962	40
45	19·641	12·717	8·895	6·557	45
50	20·897	13·736	9·731	7·250	50
55	22·183	14·799	10·618	7·997	55
60	23·556	15·961	11·608	8·847	60
65	25·029	17·239	12·724	9·826	65
70	26·599	18·639	13·977	10·951	70
75	28·134	20·038	15·256	12·125	75
80	29·552	21·357	16·485	13·273	80
85	30·713	22·457	17·529	14·265	85
90	31·539	23·242	18·277	14·978	90
95	33·091	24·760	19·762	16·431	95

CARLISLE TABLE

Age	3 %	4 %	5 %	6 %	Age
5	9·640	5·406	3·410	2·342	5
10	9·821	5·415	3·331	2·219	10
15	10·751	6·044	3·773	2·541	15
20	11·639	6·637	4·183	2·832	20
25	12·668	7·355	4·697	3·211	25
30	13·777	8·148	5·277	3·647	30
35	14·900	8·959	5·873	4·094	35
40	16·190	9·926	6·610	4·665	40
45	17·470	10·896	7·352	5·239	45
50	19·030	12·131	8·340	6·036	50
55	20·925	13·700	9·653	7·143	55
60	22·842	15·337	11·060	8·363	60
65	24·416	16·693	12·235	9·386	65
70	26·210	18·291	13·664	10·669	70
75	27·821	19·761	15·011	11·907	75
80	28·968	20·817	15·985	12·809	80
85	30·104	21·885	16·991	13·758	85
90	30·834	22·584	17·661	14·401	90
95	30·576	22·326	17·404	14·145	95

For explanation see p. (40).

T A B L E S
COMBINING
MORTALITY OF TWO AND THREE LIVES
AND
INTEREST

PREMIUM CONVERSION TABLES

For explanation see pp. (41-51).
(293)

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives according to the NORTHAMPTON TABLE

Ages	3 %	4 %	5 %	Ages	3 %	4 %	5 %
15 15	15'220	13'411	11'964	35 45	10'622	9'706	8'921
15 20	14'660	12'961	11'585	35 50	9'912	9'110	8'415
15 25	14'230	12'630	11'324	35 55	9'131	8'448	7'849
15 30	13'734	12'246	11'021	35 60	8'227	7'669	7'174
15 35	13'151	11'787	10'655	35 65	7'177	6'747	6'360
15 40	12'459	11'234	10'205	35 70	5'971	5'663	5'382
15 45	11'687	10'607	9'690	35 75	4'720	4'516	4'327
15 50	10'799	9'872	9'076	35 80	3'506	3'383	3'268
15 55	9'851	9'077	8'403	40 40	10'764	9'820	9'016
15 60	8'790	8'170	7'622	40 45	10'236	9'381	8'643
15 65	7'597	7'127	6'705	40 50	9'590	8'834	8'177
15 70	6'264	5'933	5'631	40 55	9'870	8'221	7'651
15 75	4'911	4'695	4'495	40 60	8'025	7'490	7'015
15 80	3'621	3'492	3'372	40 65	7'030	6'614	6'240
20 20	14'133	12'535	11'232	40 70	5'871	5'571	5'298
20 25	13'741	12'229	10'989	40 75	4'656	4'457	4'272
20 30	13'286	11'873	10'707	40 80	3'469	3'349	3'236
20 35	12'744	11'445	10'363	45 45	9'776	8'990	8'312
20 40	12'096	10'924	9'937	45 50	9'204	8'503	7'891
20 45	11'367	10'330	9'448	45 55	8'557	7'948	7'411
20 50	10'523	9'630	8'861	45 60	7'781	7'274	6'822
20 55	9'617	8'869	8'216	45 65	6'850	6'453	6'094
20 60	8'597	7'995	7'463	45 70	5'749	5'460	5'195
20 65	7'444	6'986	6'576	45 75	4'580	4'386	4'206
20 70	6'149	5'826	5'532	45 80	3'426	3'308	3'197
20 75	4'831	4'619	4'424	50 50	8'714	8'081	7'522
20 80	3'569	3'443	3'325	50 55	8'152	7'593	7'098
25 25	13'383	11'944	10'764	50 60	7'461	6'989	6'568
25 30	12'966	11'618	10'499	50 65	6'611	6'236	5'897
25 35	12'463	11'217	10'175	50 70	5'582	5'306	5'054
25 40	11'854	10'725	9'771	50 75	4'472	4'285	4'112
25 45	11'164	10'160	9'304	50 80	3'362	3'247	3'140
25 50	10'356	9'488	8'739	55 55	7'681	7'179	6'735
25 55	9'484	8'754	8'116	55 60	7'088	6'659	6'272
25 60	8'495	7'906	7'383	55 65	6'334	5'986	5'671
25 65	7'370	6'920	6'515	55 70	5'391	5'132	4'893
25 70	6'099	5'780	5'489	55 75	4'350	4'171	4'006
25 75	4'799	4'589	4'396	55 80	3'291	3'180	3'076
25 80	3'550	3'425	3'308	60 60	6'606	6'226	5'888
30 30	12'589	11'313	10'255	60 65	5'970	5'658	5'372
30 35	12'131	10'948	9'954	60 70	5'139	4'900	4'580
30 40	11'568	10'490	9'576	60 75	4'189	4'021	3'866
30 45	10'923	9'959	9'135	60 80	3'197	3'092	2'992
30 50	10'160	9'321	8'596	65 65	5'471	5'201	4'960
30 55	9'329	8'619	7'999	65 70	4'783	4'573	4'378
30 60	8'378	7'802	7'292	65 75	3'958	3'806	3'665
30 65	7'286	6'844	6'447	65 80	3'063	2'965	2'873
30 70	6'043	5'729	5'442	70 70	4'261	4'087	3'930
30 75	4'764	4'557	4'365	70 75	3'599	3'471	3'347
30 80	3'530	3'406	3'290	70 80	2'843	2'757	2'675
35 35	11'722	10'612	9'680	75 75	3'114	3'015	2'917
35 40	11'213	10'196	9'331	75 80	2'526	2'448	2'381

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives according to
the CARLISLE TABLE

Ages	3 %	Ages	3 %	Ages	3 %	Ages	3 %
5 5	19·815	15 85	3·149	35 40	14·048	55 70	6·019
5 10	19·873	15 90	2·441	35 45	13·331	55 75	4·813
5 15	19·288	15 95	2·699	35 50	12·313	55 80	3·920
5 20	18·723	15 100	1·663	35 55	10·919	55 85	2·961
5 25	18·016	20 20	17·992	35 60	9·410	55 90	2·307
5 30	17·218	20 25	17·420	35 65	8·140	55 95	2·575
5 35	16·390	20 30	16·748	35 70	6·608	55 100	1·625
5 40	15·391	20 35	16·031	35 75	5·179	60 60	7·295
5 45	14·381	20 40	15·131	35 80	4·148	60 65	6·589
5 50	13·092	20 45	14·207	35 85	3·095	60 70	5·565
5 55	11·463	20 50	12·995	35 90	2·403	60 75	4·497
5 60	9·773	20 55	11·428	35 95	2·663	60 80	3·695
5 65	8·372	20 60	9·782	35 100	1·650	60 85	2·812
5 70	6·737	20 65	8·411	40 40	13·482	60 90	2·199
5 75	5·244	20 70	6·790	40 45	12·869	60 95	2·458
5 80	4·175	20 75	5·298	40 50	11·955	60 100	1·577
5 85	3·102	20 80	4·225	40 55	10·658	65 65	6·047
5 90	2·405	20 85	3·143	40 60	9·224	65 70	5·193
5 95	2·658	20 90	2·437	40 65	8·006	65 75	4·256
5 100	1·637	20 95	2·696	40 70	6·515	65 80	3·542
10 10	19·964	20 100	1·661	40 75	5·115	65 85	2·719
10 15	19·409	25 25	16·915	40 80	4·102	65 90	2·131
10 20	18·872	25 30	16·311	40 85	3·065	65 95	2·398
10 25	18·189	25 35	15·660	40 90	2·380	65 100	1·555
10 30	17·410	25 40	14·823	40 95	2·639	70 70	4·556
10 35	16·596	25 45	13·954	40 100	1·641	70 75	3·804
10 40	15·605	25 50	12·793	45 45	12·371	70 80	3·228
10 45	14·601	25 55	11·274	45 50	11·580	70 85	2·522
10 50	13·309	25 60	9·668	45 55	10·400	70 90	1·987
10 55	11·667	25 65	8·329	45 60	9·063	70 95	2·248
10 60	9·957	25 70	6·736	45 65	7·910	70 100	1·513
10 65	8·537	25 75	5·263	45 70	6·465	75 75	3·231
10 70	6·874	25 80	4·203	45 75	5·089	75 80	2·790
10 75	5·353	25 85	3·130	45 80	4·087	75 85	2·217
10 80	4·262	25 90	2·428	45 85	3·056	75 90	1·758
10 85	3·167	25 95	2·688	45 90	2·375	75 95	1·993
10 90	2·454	25 100	1·660	45 95	2·633	75 100	1·392
10 95	2·714	30 30	15·783	45 100	1·637	80 80	2·459
10 100	1·668	30 35	15·209	50 50	10·942	80 85	1·993
15 15	18·908	30 40	14·449	50 55	9·924	80 90	1·589
15 20	18·423	30 45	13·649	50 60	8·729	80 95	1·806
15 25	17·793	30 50	12·551	50 65	7·691	80 100	1·316
15 30	17·064	30 55	11·089	50 70	6·338	85 85	1·657
15 35	16·295	30 60	9·529	50 75	5·022	85 90	1·335
15 40	15·348	30 65	8·224	50 80	4·054	85 95	1·509
15 45	14·382	30 70	6·662	50 85	3·040	85 100	1·170
15 50	13·131	30 75	5·213	50 90	2·365	90 90	1·088
15 55	11·528	30 80	4·168	50 95	2·629	90 95	1·217
15 60	9·852	30 85	3·107	50 100	1·639	90 100	·979
15 65	8·458	30 90	2·411	55 55	9·103	95 95	1·383
15 70	6·818	30 95	2·670	55 60	8·098	95 100	1·072
15 75	5·314	30 100	1·651	55 65	7·219	100 100	·991
15 80	4·235	35 35	14·720				

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives
according to the
GOVERNMENT EXPERIENCE TABLE, 1883

TWO MALES				TWO FEMALES			
Ages	2½ %	3 %	3½ %	Ages	2½ %	3 %	3½ %
20 20	17·438	16·239	15·174	20 20	19·906	18·384	17·047
20 25	16·847	15·726	14·727	20 25	19·348	17·915	16·651
20 30	16·186	15·151	14·224	20 30	18·675	17·347	16·169
20 35	15·445	14·505	13·658	20 35	17·867	16·661	15·584
20 40	14·617	13·778	13·018	20 40	16·905	15·835	14·872
20 45	13·687	12·957	12·289	20 45	15·760	14·837	14·000
20 50	12·632	12·014	11·444	20 50	14·394	13·625	12·922
20 55	11·409	10·907	10·441	20 55	12·856	12·241	11·673
20 60	9·954	9·569	9·209	20 60	11·184	10·714	10·276
20 65	8·204	7·931	7·673	20 65	9·335	8·998	8·680
20 70	6·584	6·399	6·222	20 70	7·503	7·275	7·058
20 75	5·141	5·021	4·905	20 75	5·742	5·598	5·460
20 80	3·833	3·759	3·688	20 80	4·263	4·177	4·093
20 85	2·786	2·743	2·701	20 85	3·002	2·953	2·906
20 90	1·958	1·933	1·910	20 90	2·041	2·015	1·990
20 95	1·125	1·115	1·105	20 95	1·266	1·255	1·243
25 25	16·321	15·265	14·322	25 25	18·866	17·505	16·300
25 30	15·724	14·743	13·862	25 30	18·271	16·999	15·868
25 35	15·046	14·149	13·339	25 35	17·537	16·373	15·332
25 40	14·277	13·472	12·741	25 40	16·641	15·601	14·664
25 45	13·403	12·697	12·052	25 45	15·552	14·650	13·831
25 50	12·399	11·799	11·247	25 50	14·233	13·479	12·789
25 55	11·226	10·737	10·283	25 55	12·735	12·129	11·570
25 60	9·817	9·441	9·089	25 60	11·096	10·631	10·198
25 65	8·110	7·842	7·589	25 65	9·274	8·940	8·625
25 70	6·522	6·340	6·165	25 70	7·462	7·236	7·021
25 75	5·102	4·983	4·869	25 75	5·717	5·574	5·437
25 80	3·809	3·737	3·666	25 80	4·248	4·163	4·080
25 85	2·773	2·730	2·688	25 85	2·994	2·945	2·899
25 90	1·950	1·926	1·903	25 90	2·037	2·011	1·986
25 95	1·122	1·112	1·102	25 95	1·265	1·253	1·241
30 30	15·198	14·279	13·451	30 30	17·763	16·564	15·493
30 35	14·593	13·745	12·977	30 35	17·121	16·011	15·016
30 40	13·893	13·126	12·428	30 40	16·310	15·309	14·406
30 45	13·083	12·406	11·786	30 45	15·297	14·422	13·627
30 50	12·139	11·560	11·026	30 50	14·042	13·306	12·631
30 55	11·022	10·547	10·106	30 55	12·595	12·000	11·451
30 60	9·665	9·298	8·954	30 60	10·996	10·538	10·112
30 65	8·005	7·743	7·495	30 65	9·206	8·876	8·565
30 70	6·452	6·273	6·101	30 70	7·418	7·194	6·981
30 75	5·058	4·940	4·828	30 75	5·689	5·547	5·412
30 80	3·783	3·711	3·641	30 80	4·232	4·147	4·065
30 85	2·758	2·715	2·674	30 85	2·985	2·937	2·890
30 90	1·942	1·918	1·895	30 90	2·032	2·006	1·981
30 95	1·118	1·109	1·099	30 95	1·262	1·251	1·239

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives
according to the
GOVERNMENT EXPERIENCE TABLE, 1883

TWO MALES				TWO FEMALES			
Ages	2½ %	3 %	3½ %	Ages	2½ %	3 %	3½ %
35 35	14·067	13·277	12·559	35 35	16·582	15·543	14·608
35 40	13·449	12·727	12·068	35 40	15·878	14·929	14·071
35 45	12·718	12·074	11·483	35 45	14·965	14·127	13·363
35 50	11·845	11·290	10·777	35 50	13·797	13·084	12·431
35 55	10·792	10·334	9·907	35 55	12·420	11·841	11·304
35 60	9·494	9·138	8·804	35 60	10·876	10·427	10·008
35 65	7·886	7·630	7·389	35 65	9·127	8·801	8·495
35 70	6·373	6·197	6·029	35 70	7·368	7·146	6·936
35 75	5·007	4·892	4·781	35 75	5·659	5·518	5·383
35 80	3·753	3·682	3·613	35 80	4·214	4·130	4·048
35 85	2·740	2·698	2·657	35 85	2·975	2·927	2·881
35 90	1·932	1·909	1·886	35 90	2·027	2·001	1·976
35 95	1·114	1·105	1·095	35 95	1·260	1·248	1·237
40 40	12·923	12·254	11·642	40 40	15·296	14·418	13·619
40 45	12·285	11·681	11·126	40 45	14·510	13·721	13·001
40 50	11·501	10·975	10·487	40 50	13·459	12·781	12·156
40 55	10·529	10·090	9·680	40 55	12·183	11·623	11·095
40 60	9·301	8·957	8·634	40 60	10·716	10·279	9·871
40 65	7·753	7·504	7·269	40 65	9·025	8·706	8·406
40 70	6·284	6·112	5·948	40 70	7·306	7·088	6·880
40 75	4·951	4·837	4·728	40 75	5·623	5·484	5·351
40 80	3·718	3·648	3·581	40 80	4·194	4·110	4·029
40 85	2·720	2·679	2·638	40 85	2·964	2·917	2·871
40 90	1·921	1·898	1·875	40 90	2·021	1·995	1·971
40 95	1·110	1·100	1·091	40 95	1·258	1·246	1·235
45 45	11·753	11·200	10·689	45 45	13·869	13·149	12·489
45 50	11·079	10·589	10·134	45 50	12·969	12·338	11·757
45 55	10·210	9·795	9·407	45 55	11·830	11·302	10·812
45 60	9·074	8·744	8·434	45 60	10·477	10·059	9·667
45 65	7·600	7·360	7·132	45 65	8·875	8·565	8·274
45 70	6·184	6·016	5·856	45 70	7·217	7·003	6·801
45 75	4·887	4·776	4·669	45 75	5·574	5·437	5·306
45 80	3·680	3·611	3·544	45 80	4·168	4·085	4·005
45 85	2·698	2·657	2·617	45 85	2·951	2·904	2·858
45 90	1·909	1·886	1·863	45 90	2·014	1·989	1·964
45 95	1·105	1·095	1·086	45 95	1·255	1·243	1·232
50 50	10·532	10·088	9·675	50 50	12·245	11·680	11·157
50 55	9·795	9·412	9·053	50 55	11·284	10·801	10·351
50 60	8·781	8·471	8·179	50 60	10·092	9·701	9·335
50 65	7·411	7·181	6·963	50 65	8·622	8·328	8·052
50 70	6·064	5·902	5·747	50 70	7·061	6·856	6·660
50 75	4·813	4·705	4·601	50 75	5·484	5·351	5·223
50 80	3·636	3·568	3·503	50 80	4·119	4·037	3·959
50 85	2·672	2·632	2·592	50 85	2·926	2·880	2·835
50 90	1·895	1·872	1·849	50 90	2·003	1·978	1·953

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives
according to the
GOVERNMENT EXPERIENCE TABLE, 1883

TWO MALES				TWO FEMALES			
Ages	2½ %	3 %	3½ %	Ages	2½ %	3 %	3½ %
50 95	1·099	1·090	1·080	50 95	1·250	1·239	1·228
55 55	9·212	8·873	8·555	55 55	10·523	10·100	9·704
55 60	8·361	8·080	7·814	55 60	9·534	9·182	8·852
55 65	7·138	6·925	6·722	55 65	8·245	7·974	7·718
55 70	5·898	5·744	5·597	55 70	6·824	6·630	6·446
55 75	4·717	4·612	4·512	55 75	5·343	5·216	5·094
55 80	3·582	3·516	3·453	55 80	4·038	3·959	3·883
55 85	2·642	2·603	2·564	55 85	2·882	2·837	2·793
55 90	1·879	1·856	1·834	55 90	1·979	1·954	1·930
55 95	1·093	1·083	1·074	55 95	1·239	1·228	1·217
60 60	7·705	7·465	7·238	60 60	8·771	8·471	8·187
60 65	6·685	6·497	6·319	60 65	7·710	7·472	7·245
60 70	5·608	5·468	5·335	60 70	6·481	6·306	6·138
60 75	4·546	4·429	4·356	60 75	5·143	5·025	4·910
60 80	3·491	3·428	3·367	60 80	3·929	3·854	3·781
60 85	2·596	2·558	2·520	60 85	2·826	2·783	2·740
60 90	1·857	1·835	1·813	60 90	1·952	1·928	1·904
60 95	1·085	1·076	1·066	60 95	1·229	1·217	1·206
65 65	5·911	5·759	5·614	65 65	6·910	6·713	6·526
65 70	5·053	4·936	4·825	65 70	5·927	5·777	5·633
65 75	4·175	4·091	4·010	65 75	4·793	4·688	4·587
65 80	3·262	3·206	3·152	65 80	3·722	3·654	3·587
65 85	2·463	2·428	2·394	65 85	2·713	2·673	2·633
65 90	1·786	1·765	1·745	65 90	1·893	1·870	1·847
65 95	1·058	1·049	1·041	65 95	1·203	1·192	1·181
70 70	4·407	4·314	4·225	70 70	5·206	5·086	4·971
70 75	3·719	3·649	3·582	70 75	4·313	4·226	4·141
70 80	2·963	2·915	2·869	70 80	3·427	3·367	3·310
70 85	2·276	2·245	2·215	70 85	2·549	2·512	2·476
70 90	1·676	1·657	1·638	70 90	1·806	1·785	1·764
70 95	1·011	1·002	·994	70 95	1·165	1·154	1·144
75 75	3·215	3·161	3·108	75 75	3·671	3·604	3·539
75 80	2·625	2·586	2·548	75 80	2·997	2·949	2·903
75 85	2·063	2·036	2·010	75 85	2·287	2·256	2·226
75 90	1·551	1·534	1·518	75 90	1·657	1·639	1·620
75 95	·958	·950	·942	75 95	1·094	1·084	1·075
80 80	2·199	2·169	2·141	80 80	2·523	2·486	2·451
80 85	1·773	1·752	1·732	80 85	1·985	1·960	1·936
80 90	1·367	1·353	1·340	80 90	1·478	1·462	1·447
80 95	·872	·865	·858	80 95	1·004	·995	·987
85 85	1·469	1·453	1·438	85 85	1·617	1·599	1·581
85 90	1·164	1·153	1·143	85 90	1·243	1·231	1·219
85 95	·772	·766	·760	85 95	·877	·870	·863
90 90	·949	·941	·932	90 90	·988	·979	·970
90 95	·655	·651	·646	90 95	·725	·719	·714
95 95	·485	·482	·478	95 95	·557	·554	·550

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives according to the
GOVERNMENT EXPERIENCE TABLE, 1883. MALE AND FEMALE

FEMALE THE ELDER				MALE THE ELDER			
Ages	2½ %	3 %	3½ %	Ages	2½ %	3 %	3½ %
M. F.				F. M.			
20 20	18·580	17·235	16·047	20 20	18·580	17·235	16·047
20 25	18·124	16·848	15·717	20 25	17·887	16·638	15·530
20 30	17·568	16·375	15·313	20 30	17·114	15·971	14·952
20 35	16·890	15·797	14·817	20 35	16·258	15·229	14·304
20 40	16·067	15·087	14·202	20 40	15·311	14·402	13·579
20 45	15·066	14·211	13·434	20 45	14·263	13·479	12·763
20 50	13·842	13·122	12·463	20 50	13·092	12·435	11·831
20 55	12·436	11·854	11·316	20 55	11·761	11·233	10·743
20 60	10·880	10·431	10·012	20 60	10·207	9·806	9·431
20 65	9·129	8·803	8·497	20 65	8·373	8·091	7·825
20 70	7·370	7·149	6·938	20 70	6·694	6·503	6·321
20 75	5·662	5·521	5·387	20 75	5·209	5·086	4·968
20 80	4·218	4·133	4·051	20 80	3·872	3·797	3·725
20 85	2·977	2·929	2·883	20 85	2·809	2·765	2·722
20 90	2·028	2·002	1·977	20 90	1·969	1·945	1·921
20 95	1·261	1·249	1·238	20 95	1·129	1·119	1·110
25 25	17·497	16·304	15·242	25 25	17·497	16·304	15·242
25 30	17·014	15·890	14·886	25 30	16·790	15·689	14·705
25 35	16·411	15·372	14·439	25 35	15·993	14·995	14·098
25 40	15·659	14·721	13·873	25 40	15·097	14·211	13·408
25 45	14·726	13·903	13·154	25 45	14·093	13·324	12·623
25 50	13·566	12·870	12·232	25 50	12·959	12·313	11·719
25 55	12·221	11·655	11·131	25 55	11·659	11·139	10·655
25 60	10·719	10·281	9·871	25 60	10·133	9·736	9·365
25 65	9·016	8·697	8·396	25 65	8·322	8·043	7·779
25 70	7·296	7·078	6·871	25 70	6·660	6·471	6·291
25 75	5·616	5·477	5·344	25 75	5·187	5·065	4·948
25 80	4·190	4·106	4·025	25 80	3·859	3·785	3·713
25 85	2·962	2·915	2·869	25 85	2·801	2·758	2·715
25 90	2·020	1·995	1·970	25 90	1·965	1·941	1·918
25 95	1·257	1·246	1·234	25 95	1·128	1·118	1·108
30 30	16·383	15·337	14·399	30 30	16·383	15·337	14·399
30 35	15·864	14·888	14·008	30 35	15·660	14·704	13·842
30 40	15·197	14·307	13·501	30 40	14·833	13·976	13·199
30 45	14·344	13·557	12·840	30 45	13·887	13·139	12·456
30 50	13·259	12·589	11·973	30 50	12·802	12·169	11·588
30 55	11·981	11·433	10·925	30 55	11·542	11·030	10·555
30 60	10·539	10·112	9·714	30 60	10·049	9·658	9·292
30 65	8·889	8·577	8·283	30 65	8·266	7·990	7·729
30 70	7·212	6·998	6·794	30 70	6·623	6·435	6·257
30 75	5·564	5·427	5·296	30 75	5·164	5·043	4·926
30 80	4·160	4·077	3·996	30 80	3·845	3·771	3·700
30 85	2·945	2·898	2·853	30 85	2·793	2·750	2·708
30 90	2·011	1·986	1·961	30 90	1·961	1·937	1·913
30 95	1·253	1·242	1·231	30 95	1·126	1·116	1·106

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives according to the GOVERNMENT EXPERIENCE TABLE, 1883. MALE AND FEMALE								
FEMALE THE ELDER				MALE THE ELDER				
Ages	2½ %	3 %	3½ %	Ages	2½ %	3 %	3½ %	
M. F.				F. M.				
35 35	15·229	14·327	13·511	35 35	15·229	14·327	13·511	
35 40	14·659	13·827	13·071	35 40	14·488	13·671	12·928	
35 45	13·904	13·159	12·479	35 45	13·621	12·901	12·242	
35 50	12·909	12·269	11·680	35 50	12·603	11·989	11·423	
35 55	11·711	11·183	10·694	35 55	11·399	10·898	10·433	
35 60	10·338	9·924	9·537	35 60	9·950	9·566	9·206	
35 65	8·747	8·443	8·156	35 65	8·201	7·929	7·671	
35 70	7·117	6·907	6·708	35 70	6·582	6·396	6·219	
35 75	5·505	5·370	5·241	35 75	5·138	5·018	4·902	
35 80	4·125	4·043	3·964	35 80	3·830	3·757	3·686	
35 85	2·926	2·880	2·835	35 85	2·784	2·741	2·699	
35 90	2·001	1·976	1·951	35 90	1·956	1·932	1·909	
35 95	1·249	1·237	1·226	35 95	1·124	1·114	1·104	
40 40	14·022	13·258	12·562	40 40	14·022	13·258	12·562	
40 45	13·379	12·687	12·052	40 45	13·256	12·574	11·949	
40 50	12·497	11·893	11·337	40 50	12·331	11·742	11·199	
40 55	11·399	10·895	10·427	40 55	11·205	10·721	10·270	
40 60	10·109	9·710	9·337	40 60	9·820	9·445	9·093	
40 65	8·587	8·292	8·013	40 65	8·119	7·852	7·598	
40 70	7·010	6·806	6·611	40 70	6·531	6·348	6·174	
40 75	5·438	5·306	5·180	40 75	5·108	4·989	4·875	
40 80	4·085	4·004	3·926	40 80	3·813	3·740	3·669	
40 85	2·904	2·858	2·814	40 85	2·775	2·732	2·690	
40 90	1·989	1·965	1·940	40 90	1·951	1·927	1·903	
40 95	1·244	1·232	1·221	40 95	1·122	1·112	1·102	
45 45	12·736	12·108	11·529	45 45	12·736	12·108	11·529	
45 50	11·988	11·430	10·914	45 50	11·932	11·381	10·871	
45 55	11·017	10·544	10·103	45 55	10·918	10·458	10·028	
45 60	9·837	9·457	9·101	45 60	9·627	9·265	8·926	
45 65	8·402	8·117	7·849	45 65	7·999	7·739	7·493	
45 70	6·889	6·691	6·502	45 70	6·460	6·280	6·109	
45 75	5·363	5·234	5·110	45 75	5·067	4·950	4·837	
45 80	4·040	3·961	3·884	45 80	3·791	3·718	3·649	
45 85	2·879	2·834	2·790	45 85	2·763	2·720	2·679	
45 90	1·976	1·952	1·927	45 90	1·945	1·921	1·898	
45 95	1·238	1·226	1·215	45 95	1·119	1·110	1·100	
50 50	11·331	10·833	10·370	50 50	11·331	10·833	10·370	
50 55	10·516	10·084	9·681	50 55	10·465	10·040	9·643	
50 60	9·482	9·127	8·795	50 60	9·309	8·970	8·651	
50 65	8·169	7·899	7·643	50 65	7·795	7·546	7·311	
50 70	6·744	6·553	6·370	50 70	6·332	6·159	5·994	
50 75	5·276	5·151	5·030	50 75	4·992	4·878	4·768	
50 80	3·990	3·912	3·837	50 80	3·749	3·678	3·609	
50 85	2·851	2·806	2·763	50 85	2·740	2·698	2·658	
50 90	1·961	1·937	1·913	50 90	1·934	1·910	1·887	

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives according to the
GOVERNMENT EXPERIENCE TABLE, 1883. MALE AND FEMALE

FEMALE THE ELDER				MALE THE ELDER			
Ages	2½ %	3 %	3½ %	Ages	2½ %	3 %	3½ %
M. F.				F. M.			
50 95	1'231	1'220	1'208	50 95	1'116	1'106	1'097
55 55	9'825	9'447	9'093	55 55	9'825	9'447	9'093
55 60	8'974	8'656	8'356	55 60	8'845	8'536	8'245
55 65	7'830	7'582	7'346	55 65	7'487	7'256	7'037
55 70	6'539	6'358	6'186	55 70	6'138	5'974	5'817
55 75	5'161	5'040	4'925	55 75	4'873	4'763	4'658
55 80	3'927	3'851	3'778	55 80	3'679	3'610	3'544
55 85	2'818	2'774	2'732	55 85	2'700	2'659	2'619
55 90	1'944	1'920	1'896	55 90	1'912	1'888	1'866
55 95	1'223	1'212	1'201	55 95	1'106	1'097	1'087
60 60	8'201	7'934	7'681	60 60	8'201	7'934	7'681
60 65	7'279	7'063	6'857	60 65	7'049	6'843	6'647
60 70	6'182	6'020	5'866	60 70	5'858	5'707	5'564
60 75	4'955	4'844	4'737	60 75	4'706	4'603	4'504
60 80	3'818	3'747	3'678	60 80	3'586	3'520	3'457
60 85	2'766	2'724	2'683	60 85	2'651	2'611	2'572
60 90	1'920	1'897	1'874	60 90	1'887	1'864	1'842
60 95	1'214	1'203	1'192	60 95	1'098	1'088	1'079
65 65	6'374	6'202	6'038	65 65	6'374	6'202	6'038
65 70	5'528	5'394	5'266	65 70	5'394	5'264	5'140
65 75	4'524	4'428	4'336	65 75	4'408	4'316	4'228
65 80	3'554	3'491	3'429	65 80	3'408	3'348	3'289
65 85	2'619	2'581	2'543	65 85	2'549	2'511	2'475
65 90	1'844	1'822	1'800	65 90	1'832	1'810	1'789
65 95	1'182	1'171	1'161	65 95	1'076	1'066	1'057
70 70	4'781	4'675	4'574	70 70	4'781	4'675	4'574
70 75	4'001	3'923	3'848	70 75	3'995	3'918	3'843
70 80	3'213	3'159	3'107	70 80	3'152	3'100	3'049
70 85	2'415	2'381	2'348	70 85	2'399	2'366	2'333
70 90	1'727	1'707	1'688	70 90	1'751	1'731	1'711
70 95	1'125	1'115	1'105	70 95	1'044	1'035	1'027
75 75	3'430	3'370	3'311	75 75	3'430	3'370	3'311
75 80	2'829	2'785	2'742	75 80	2'774	2'731	2'690
75 85	2'181	2'152	2'124	75 85	2'160	2'132	2'104
75 90	1'595	1'577	1'560	75 90	1'610	1'592	1'575
75 95	1'063	1'054	1'045	75 95	984	976	968
80 80	2'352	2'320	2'288	80 80	2'352	2'320	2'288
80 85	1'868	1'845	1'823	80 85	1'882	1'859	1'837
80 90	1'402	1'388	1'373	80 90	1'440	1'425	1'410
80 95	962	954	946	80 95	908	900	893
85 85	1'540	1'524	1'507	85 85	1'540	1'524	1'507
85 90	1'191	1'179	1'168	85 90	1'215	1'203	1'192
85 95	846	839	832	85 95	799	793	787
90 90	968	960	951	90 90	968	960	951
90 95	712	707	702	90 95	666	661	657
95 95	519	515	512	95 95	519	515	512

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives according to the
INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
10 10	21.0079	19.3289	17.8656	20 60	9.6503	9.2849	8.9422
10 15	20.4046	18.8209	17.4348	20 65	8.0149	7.7544	7.5079
10 20	19.6575	18.1842	16.8879	20 70	6.3944	6.2197	6.0531
10 25	18.9794	17.6168	16.4105	20 75	4.8992	4.7883	4.6817
10 30	18.1217	16.8869	15.7863	20 80	3.6458	3.5784	3.5132
10 35	17.1325	16.0360	15.0513	20 85	2.6828	2.6429	2.6042
10 40	15.9913	15.0410	14.1806	20 90	1.7153	1.6974	1.6799
10 45	14.6570	13.8586	13.1296	20 95	.4122	.4099	.4076
10 50	13.1800	12.5312	11.9335	25 25	17.5703	16.3949	15.3455
10 55	11.5676	11.0611	10.5905	25 30	16.9261	15.8382	14.8621
10 60	9.8667	9.4891	9.1350	25 35	16.1390	15.1537	14.2645
10 65	8.1707	7.9025	7.6489	25 40	15.1822	14.3135	13.5241
10 70	6.4997	6.3206	6.1498	25 45	14.0130	13.2723	12.5945
10 75	4.9661	4.8528	4.7440	25 50	12.6787	12.0695	11.5075
10 80	3.6859	3.6173	3.5509	25 55	11.1886	10.7083	10.2615
10 85	2.7056	2.6652	2.6259	25 60	9.5902	9.2291	8.8904
10 90	1.7242	1.7062	1.6885	25 65	7.9774	7.7191	7.4748
10 95	.4129	.4107	.4084	25 70	6.3726	6.1990	6.0334
15 15	19.8661	18.3635	17.0435	25 75	4.8875	4.7771	4.6710
15 20	19.1866	17.7798	16.5386	25 80	3.6400	3.5728	3.5078
15 25	18.5708	17.2617	16.1006	25 85	2.6801	2.6404	2.6017
15 30	17.7738	16.5811	15.5163	25 90	1.7145	1.6967	1.6792
15 35	16.8405	15.7762	14.8192	25 95	.4121	.4098	.4075
15 40	15.7501	14.8240	13.9848	30 30	16.3734	15.3561	14.4399
15 45	14.4623	13.6816	12.9684	30 35	15.6810	14.7501	13.9077
15 50	13.0271	12.3908	11.8045	30 40	14.8162	13.9872	13.2324
15 55	11.4524	10.9544	10.4915	30 45	13.7313	13.0182	12.3645
15 60	9.7844	9.4122	9.0633	30 50	12.4690	11.8779	11.3320
15 65	8.1160	7.8512	7.6007	30 55	11.0378	10.5688	10.1322
15 70	6.4676	6.2903	6.1213	30 60	9.4855	9.1311	8.7984
15 75	4.9502	4.8378	4.7298	30 65	7.9071	7.6525	7.4117
15 80	3.6801	3.6118	3.5459	30 70	6.3275	6.1559	5.9922
15 85	2.7055	2.6652	2.6260	30 75	4.8598	4.7503	4.6452
15 90	1.7272	1.7092	1.6915	30 80	3.6234	3.5567	3.4922
15 95	.4138	.4115	.4093	30 85	2.6705	2.6310	2.5925
20 20	18.5817	17.2554	16.0809	30 90	1.7102	1.6925	1.6750
20 25	18.0385	16.7952	15.6891	30 95	.4115	.4092	.4070
20 30	17.3149	16.1739	15.1533	35 35	15.0950	14.2329	13.4496
20 35	16.4510	15.4263	14.5035	35 40	14.3405	13.5632	12.8535
20 40	15.4240	14.5274	13.7141	35 45	13.3625	12.6859	12.0644
20 45	14.1936	13.4344	12.7402	35 50	12.1954	11.6285	11.1041
20 50	12.8092	12.1880	11.6153	35 55	10.8436	10.3896	9.9665
20 55	11.2791	10.7916	10.3381	35 60	9.3536	9.0080	8.6833

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Value of an Annuity for the Joint Continuance of Two Lives according to the
INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
35 65	7·8211	7·5714	7·3350	55 70	5·6627	5·5216	5·3865
35 70	6·2742	6·1050	5·9437	55 75	4·4616	4·3673	4·2764
35 75	4·8279	4·7197	4·6157	55 80	3·3947	3·3349	3·2770
35 80	3·6051	3·5389	3·4749	55 85	2·5429	2·5063	2·4706
35 85	2·6600	2·6207	2·5825	55 90	1·6568	1·6398	1·6231
35 90	1·7058	1·6881	1·6707	55 95	·4051	·4029	·4007
35 95	·4110	·4087	·4065	60 60	7·1988	6·9834	6·7787
40 40	13·7103	12·9996	12·3479	60 65	6·3213	6·1504	5·9872
40 45	12·8622	12·2343	11·6557	60 70	5·3013	5·1755	5·0548
40 50	11·8177	11·2841	10·7894	60 75	4·2332	4·1469	4·0638
40 55	10·5734	10·1406	9·7366	60 80	3·2576	3·2018	3·1476
40 60	9·1705	8·8373	8·5241	60 85	2·4634	2·4285	2·3945
40 65	7·7034	7·4605	7·2304	60 90	1·6224	1·6059	1·5897
40 70	6·2029	6·0372	5·8790	60 95	·4010	·3987	·3965
40 75	4·7868	4·6802	4·5777	65 65	5·6519	5·5115	5·3771
40 80	3·5821	3·5166	3·4533	65 70	4·8312	4·7242	4·6213
40 85	2·6476	2·6085	2·5705	65 75	3·9266	3·8507	3·7775
40 90	1·7005	1·6828	1·6655	65 80	3·0687	3·0181	2·9690
40 95	·4103	·4080	·4058	65 85	2·3514	2·3190	2·2873
45 45	12·1619	11·5979	11·0760	65 90	1·5719	1·5561	1·5406
45 50	11·2685	10·7807	10·3270	65 95	·3944	·3922	·3901
45 55	10·1663	9·7638	9·3873	70 70	4·2226	4·1378	4·0560
45 60	8·8855	8·5709	8·2747	70 75	3·5095	3·4470	3·3865
45 65	7·5145	7·2821	7·0618	70 80	2·8014	2·7580	2·7159
45 70	6·0851	5·9249	5·7719	70 85	2·1880	2·1591	2·1309
45 75	4·7171	4·6132	4·5132	70 90	1·4989	1·4841	1·4696
45 80	3·5425	3·4782	3·4160	70 95	·3854	·3833	·3812
45 85	2·6257	2·5872	2·5497	75 75	2·9876	2·9395	2·8928
45 90	1·6917	1·6742	1·6570	75 80	2·4424	2·4077	2·3739
45 95	·4094	·4071	·4049	75 85	1·9508	1·9265	1·9028
50 50	10·5428	10·1123	9·7103	75 90	1·3791	1·3659	1·3530
50 55	9·6109	9·2481	8·9078	75 95	·3684	·3663	·3643
50 60	8·4864	8·1970	7·9240	80 80	2·0488	2·0225	1·9969
50 65	7·2447	7·0270	6·8204	80 85	1·6761	1·6569	1·6381
50 70	5·9148	5·7624	5·6167	80 90	1·2319	1·2206	1·2096
50 75	4·6152	4·5152	4·4189	80 95	·3467	·3448	·3429
50 80	3·4839	3·4214	3·3609	85 85	1·4025	1·3877	1·3732
50 85	2·5929	2·5551	2·5183	85 90	1·0676	1·0583	1·0491
50 90	1·6776	1·6603	1·6433	85 95	·3172	·3155	·3138
50 95	·4076	·4053	·4031	90 90	·8693	·8625	·8557
55 55	8·8676	8·5546	8·2598	90 95	·2850	·2835	·2820
55 60	7·9310	7·6749	7·4327	95 95	·1321	·1314	·1308
55 65	6·8562	6·6590	6·4713				

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of either of Two Lives according to the NORTHAMPTON TABLE

Ages	3 %	Ages	3 %	Ages	3 %
15 15	·5273	30 55	·6991	50 75	·8406
15 20	·5439	30 60	·7269	50 80	·8730
15 25	·5564	30 65	·7587	50 85	·9013
15 30	·5708	30 70	·7949	50 90	·9218
15 35	·5878	30 75	·8321	50 95	·9640
15 40	·6080	30 80	·8681	55 55	·7471
15 45	·6305	30 85	·8986	55 60	·7644
15 50	·6563	30 90	·9205	55 65	·7864
15 55	·6840	30 95	·9639	55 70	·8138
15 60	·7149	35 35	·6294	55 75	·8442
15 65	·7496	35 40	·6443	55 80	·8750
15 70	·7884	35 45	·6615	55 85	·9025
15 75	·8278	35 50	·6822	55 90	·9224
15 80	·8654	35 55	·7049	55 95	·9641
15 85	·8970	35 60	·7312	60 60	·7785
20 20	·5592	35 65	·7618	60 65	·7970
20 25	·5706	35 70	·7970	60 70	·8212
20 30	·5839	35 75	·8334	60 75	·8489
20 35	·5997	35 80	·8688	60 80	·8778
20 40	·6186	35 85	·8990	60 85	·9040
20 45	·6398	35 90	·9207	60 90	·9231
20 50	·6644	35 95	·9639	60 95	·9641
20 55	·6908	40 40	·6574	65 65	·8115
20 60	·7205	40 45	·6727	65 70	·8316
20 65	·7541	40 50	·6915	65 75	·8556
20 70	·7918	40 55	·7125	65 80	·8817
20 75	·8302	40 60	·7371	65 85	·9061
20 80	·8669	40 65	·7661	65 90	·9241
20 85	·8980	40 70	·7999	65 95	·9642
20 90	·9202	40 75	·8353	70 70	·8468
25 25	·5811	40 80	·8698	70 75	·8660
25 30	·5932	40 85	·8996	70 80	·8881
25 35	·6079	40 90	·9210	70 85	·9098
25 40	·6256	40 95	·9640	70 90	·9259
25 45	·6457	45 45	·6861	70 95	·9643
25 50	·6692	45 50	·7028	75 75	·8802
25 55	·6946	45 55	·7216	75 80	·8973
25 60	·7234	45 60	·7442	75 85	·9154
25 65	·7562	45 65	·7713	75 90	·9289
25 70	·7932	45 70	·8034	75 95	·9645
25 75	·8311	45 75	·8375	80 80	·9091
25 80	·8675	45 80	·8711	80 85	·9230
25 85	·8983	45 85	·9003	80 90	·9330
25 90	·9204	45 90	·9213	80 95	·9648
25 95	·9639	45 95	·9640	85 85	·9327
30 30	·6042	50 50	·7170	85 90	·9396
30 35	·6175	50 55	·7334	85 95	·9654
30 40	·6339	50 60	·7536	90 90	·9436
30 45	·6527	50 65	·7783	90 95	·9657
30 50	·6749	50 70	·8083	95 95	·9691

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of either of Two Lives according to the
CARLISLE TABLE

Ages	3 %	Ages	3 %	Ages	3 %
15 15	·4202	30 55	·6479	50 75	·8246
15 20	·4343	30 60	·6933	50 80	·8528
15 25	·4526	30 65	·7313	50 85	·8823
15 30	·4739	30 70	·7768	50 90	·9020
15 35	·4963	30 75	·8190	50 95	·8943
15 40	·5238	30 80	·8495	55 55	·7057
15 45	·5520	30 85	·8804	55 60	·7350
15 50	·5884	30 90	·9006	55 65	·7606
15 55	·6351	30 95	·8931	55 70	·7956
15 60	·6839	35 35	·5421	55 75	·8307
15 65	·7245	35 40	·5617	55 80	·8567
15 70	·7723	35 45	·5826	55 85	·8846
15 75	·8161	35 50	·6122	55 90	·9037
15 80	·8475	35 55	·6528	55 95	·8959
15 85	·8792	35 60	·6968	60 60	·7584
20 20	·4468	35 65	·7338	60 65	·7790
20 25	·4635	35 70	·7784	60 70	·8088
20 30	·4831	35 75	·8200	60 75	·8399
20 35	·5039	35 80	·8501	60 80	·8632
20 40	·5302	35 85	·8807	60 85	·8890
20 45	·5571	35 90	·9009	60 90	·9068
20 50	·5924	35 95	·8933	60 95	·8993
20 55	·6380	40 40	·5782	65 65	·7948
20 60	·6860	40 45	·5961	65 70	·8196
20 65	·7259	40 50	·6227	65 75	·8469
20 70	·7731	40 55	·6604	65 80	·8677
20 75	·8166	40 60	·7022	65 85	·8917
20 80	·8478	40 65	·7377	65 90	·9088
20 85	·8793	40 70	·7811	65 95	·9010
20 90	·8999	40 75	·8219	70 70	·8382
25 25	·4782	40 80	·8514	70 75	·8601
25 30	·4958	40 85	·8816	70 80	·8769
25 35	·5148	40 90	·9015	70 85	·8974
25 40	·5391	40 95	·8940	70 90	·9130
25 45	·5644	45 45	·6105	70 95	·9054
25 50	·5983	45 50	·6336	75 75	·8768
25 55	·6425	45 55	·6680	75 80	·8896
25 60	·6893	45 60	·7069	75 85	·9063
25 65	·7283	45 65	·7405	75 90	·9197
25 70	·7747	45 70	·7826	75 95	·9128
25 75	·8176	45 75	·8226	80 80	·8992
25 80	·8484	45 80	·8518	80 85	·9128
25 85	·8797	45 85	·8819	80 90	·9246
25 90	·9002	45 90	·9017	80 95	·9183
25 95	·8926	45 95	·8942	85 85	·9226
30 30	·5111	50 50	·6522	85 90	·9320
30 35	·5279	50 55	·6818	85 95	·9269
30 40	·5500	50 60	·7166	90 90	·9392
30 45	·5733	50 65	·7469	90 95	·9354
30 50	·6053	50 70	·7863	95 95	·9306

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of either of Two Lives according to the INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
10 10	·35900	·31256	·27439	20 70	·78463	·75586	·72872
10 15	·37657	·32974	·29096	20 75	·82818	·80426	·78147
10 20	·39833	·35125	·31200	20 80	·86469	·84518	·82641
10 25	·41808	·37045	·33036	20 85	·89273	·87681	·86138
10 30	·44306	·39514	·35437	20 90	·92091	·90878	·89693
10 35	·47187	·42391	·38263	20 95	·95887	·95232	·94586
10 40	·50511	·45756	·41612	25 25	·45912	·41177	·37132
10 45	·54397	·49754	·45655	25 30	·47788	·43060	·38991
10 50	·58699	·54243	·50255	25 35	·50081	·45375	·41290
10 55	·63396	·59214	·55421	25 40	·52868	·48216	·44137
10 60	·68350	·64530	·61019	25 45	·56273	·51737	·47713
10 65	·73289	·69895	·66735	25 50	·60159	·55804	·51894
10 70	·78156	·75245	·72500	25 55	·64499	·60407	·56686
10 75	·82623	·80208	·77907	25 60	·69155	·65409	·61960
10 80	·86352	·84386	·82496	25 65	·73852	·70515	·67404
10 85	·89207	·87606	·86054	25 70	·78527	·75656	·72948
10 90	·92065	·90849	·89659	25 75	·82852	·80464	·78188
10 95	·95885	·95230	·94583	25 80	·86486	·84537	·82662
15 15	·39225	·34520	·30601	25 85	·89281	·87690	·86147
15 20	·41205	·36494	·32543	25 90	·92094	·90881	·89695
15 25	·42998	·38246	·34228	25 95	·95887	·95233	·94586
15 30	·45319	·40548	·36475	30 30	·49398	·44690	·40615
15 35	·48038	·43270	·39156	30 35	·51415	·46739	·42662
15 40	·51214	·46488	·42365	30 40	·53934	·49319	·45259
15 45	·54965	·50353	·46275	30 45	·57094	·52596	·48597
15 50	·59145	·54718	·50751	30 50	·60770	·56452	·52569
15 55	·63731	·59575	·55801	30 55	·64939	·60879	·57183
15 60	·68589	·64790	·61295	30 60	·69460	·65741	·62313
15 65	·73449	·70069	·66920	30 65	·74057	·70741	·67647
15 70	·78250	·75347	·72610	30 70	·78658	·75802	·73107
15 75	·82669	·80259	·77962	30 75	·82933	·80555	·78287
15 80	·86369	·84405	·82516	30 80	·86534	·84591	·82722
15 85	·89207	·87606	·86054	30 85	·89309	·87721	·86183
15 90	·92057	·90839	·89648	30 90	·92106	·90895	·89711
15 95	·95882	·95227	·94580	30 95	·95889	·95235	·94588
20 20	·42966	·38268	·34303	35 35	·53122	·48488	·44424
20 25	·44548	·39824	·35810	35 40	·55319	·50753	·46717
20 30	·46656	·41925	·37871	35 45	·58168	·53720	·49752
20 35	·49172	·44453	·40370	35 50	·61567	·57295	·53446
20 40	·52163	·47493	·43407	35 55	·65504	·61485	·57821
20 45	·55747	·51189	·47152	35 60	·69844	·66157	·62756
20 50	·59779	·55403	·51479	35 65	·74308	·71015	·67942
20 55	·64236	·60126	·56391	35 70	·78813	·75974	·73293
20 60	·68980	·65221	·61760	35 75	·83026	·80658	·78401
20 65	·73743	·70396	·67277	35 80	·86587	·84651	·82789

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of either of Two Lives according to the INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
35 85	·89340	·87756	·86220	55 75	·84093	·81850	·79706
35 90	·92119	·90910	·89728	55 80	·87200	·85341	·83550
35 95	·95890	·95236	·94590	55 85	·89681	·88143	·86651
40 40	·57155	·52659	·48661	55 90	·92262	·91073	·89911
40 45	·59625	·55247	·51324	55 95	·95908	·95256	·94613
40 50	·62667	·58460	·54656	60 60	·76120	·73003	·70082
40 55	·66291	·62327	·58705	60 65	·78676	·75820	·73126
40 60	·70377	·66734	·63368	60 70	·81647	·79117	·76712
40 65	·74650	·71390	·68344	60 75	·84758	·82595	·80524
40 70	·79021	·76203	·73542	60 80	·87599	·85791	·84048
40 75	·83145	·80792	·78547	60 85	·89913	·88406	·86944
40 80	·86654	·84727	·82872	60 90	·92362	·91188	·90039
40 85	·89376	·87797	·86267	60 95	·95919	·95270	·94629
40 90	·92135	·90928	·89748	65 65	·80626	·77981	·75472
40 95	·95892	·95239	·94593	65 70	·83016	·80643	·78379
45 45	·61665	·57399	·53553	65 75	·85651	·83597	·81625
45 50	·64267	·60162	·56434	65 80	·88150	·86412	·84734
45 55	·67477	·63601	·60048	65 85	·90239	·88776	·87356
45 60	·71207	·67635	·64328	65 90	·92509	·91356	·90228
45 65	·75201	·71993	·68993	65 95	·95939	·95292	·94653
45 70	·79364	·76583	·73954	70 70	·84789	·82626	·80554
45 75	·83348	·81018	·78795	70 75	·86866	·84962	·83129
45 80	·86770	·84857	·83015	70 80	·88928	·87292	·85708
45 85	·89440	·87870	·86347	70 85	·90715	·89317	·87958
45 90	·92160	·90957	·89781	70 90	·92722	·91600	·90501
45 95	·95895	·95242	·94596	70 95	·95965	·95322	·94688
50 50	·66380	·62423	·58806	75 75	·88386	·86678	·85028
50 55	·69095	·65345	·61893	75 80	·89974	·88477	·87023
50 60	·72370	·68809	·65677	75 85	·91405	·90104	·88835
50 65	·75986	·72856	·69921	75 90	·93071	·91999	·90950
50 70	·79863	·77132	·74551	75 95	·96014	·95380	·94753
50 75	·83645	·81350	·79158	80 80	·91120	·89779	·88473
50 80	·86940	·85049	·83227	80 85	·92206	·91015	·89853
50 85	·89535	·87978	·86468	80 90	·93499	·92491	·91501
50 90	·92201	·91004	·89833	80 95	·96078	·95452	·94835
50 95	·95900	·95248	·94603	85 85	·93002	·91926	·90872
55 55	·71260	·67690	·64385	85 90	·93978	·93040	·92119
55 60	·73988	·70665	·67566	85 95	·96164	·95552	·94947
55 65	·77118	·74100	·71264	90 90	·94555	·93702	·92863
55 70	·80594	·77947	·75436	90 95	·96257	·95660	·95069
				95 95	·96703	·96174	·95651

MORTALITY TABLES—TWO LIVES

Annual Payment during the Joint Continuance of Two Lives to secure £1 at the First Death according to the INSTITUTE OF ACTUARIES HEALTHY MALES TABLE							
Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
10 10	·016	·015	·015	30 55	·054	·053	·051
10 20	·019	·018	·017	30 60	·066	·065	·064
10 30	·023	·022	·021	30 70	·107	·106	·105
10 40	·030	·028	·027	30 80	·187	·186	·184
10 50	·041	·040	·039	30 90	·340	·338	·335
10 60	·063	·062	·060	35 35	·033	·032	·031
10 70	·104	·103	·101	35 40	·036	·035	·034
10 80	·184	·183	·181	35 45	·040	·039	·038
10 90	·338	·336	·333	35 50	·047	·045	·044
15 15	·019	·018	·017	35 55	·055	·054	·053
15 20	·020	·019	·019	35 60	·067	·066	·065
15 25	·022	·021	·020	35 70	·108	·107	·106
15 30	·024	·023	·022	35 80	·188	·186	·184
15 35	·027	·026	·025	35 90	·340	·338	·336
15 40	·031	·029	·028	40 40	·039	·038	·036
15 45	·036	·034	·033	40 45	·043	·042	·041
15 50	·042	·041	·040	40 50	·049	·048	·046
15 55	·051	·050	·049	40 55	·057	·056	·055
15 60	·064	·062	·061	40 60	·069	·068	·067
15 70	·105	·103	·102	40 70	·110	·108	·107
15 80	·185	·183	·181	40 80	·189	·188	·186
15 90	·338	·336	·333	40 90	·341	·339	·337
20 20	·022	·021	·020	45 45	·047	·046	·044
20 25	·023	·022	·021	45 50	·052	·051	·050
20 30	·025	·024	·023	45 55	·060	·059	·058
20 35	·028	·027	·026	45 60	·072	·071	·069
20 40	·032	·031	·029	45 70	·112	·111	·109
20 45	·037	·035	·034	45 80	·191	·189	·188
20 50	·043	·042	·041	45 90	·342	·340	·338
20 55	·052	·051	·050	50 50	·058	·056	·055
20 60	·065	·063	·062	50 55	·065	·064	·062
20 70	·106	·105	·103	50 60	·076	·075	·074
20 80	·186	·185	·183	50 70	·115	·114	·113
20 90	·339	·337	·335	50 80	·194	·192	·191
25 25	·025	·024	·023	50 90	·344	·342	·340
25 30	·027	·026	·025	55 55	·072	·071	·070
25 35	·029	·028	·027	55 60	·083	·081	·080
25 40	·033	·031	·030	55 70	·121	·120	·118
25 45	·037	·036	·035	55 80	·198	·197	·195
25 50	·044	·043	·041	55 90	·347	·345	·343
25 55	·053	·052	·050	60 60	·093	·091	·090
25 60	·065	·064	·063	60 70	·130	·128	·126
25 70	·107	·105	·104	60 80	·206	·204	·203
25 80	·186	·185	·183	60 90	·352	·350	·348
25 90	·339	·337	·335	70 70	·162	·161	·159
30 30	·028	·027	·026	70 80	·234	·232	·231
30 35	·031	·030	·029	70 90	·372	·369	·366
30 40	·034	·033	·032	80 80	·299	·297	·295
30 45	·039	·038	·036	80 90	·419	·416	·414
30 50	·045	·044	·043	90 90	·471	·468	·465

For explanation see pp. (41-43).

MORTALITY TABLES—TWO LIVES

Value of an Annuity during the Continuance of either of Two Lives according to the NORTHAMPTON TABLE

Ages	3 %	4 %	5 %	6 %	Ages
15 15	24·015	20·171	17·216	14·954	15 15
15 25	23·241	19·599	16·831	14·665	15 25
15 35	22·444	19·043	16·435	14·368	15 35
15 45	21·662	18·467	16·003	14·027	15 45
15 55	20·957	17·915	15·567	13·674	15 55
15 65	20·364	17·425	15·155	13·343	15 65
15 75	19·945	17·058	14·837	13·069	15 75
20 20	23·143	19·531	16·782	14·640	20 20
20 30	22·274	18·941	16·372	14·348	20 30
20 40	21·390	18·306	15·907	14·003	20 40
20 50	20·551	17·667	15·415	13·620	20 50
20 60	19·818	17·077	14·936	13·228	20 60
20 70	19·223	16·568	14·498	12·852	20 70
20 80	18·850	16·233	14·197	12·578	20 80
25 25	22·245	18·932	16·370	14·382	25 25
25 35	21·289	18·260	15·894	13·979	25 35
25 45	20·342	17·561	15·368	13·569	25 45
25 55	19·480	16·885	14·833	13·142	25 55
25 65	18·748	16·279	14·324	12·719	25 65
25 75	18·214	15·811	13·915	12·369	25 75
30 30	21·255	18·249	15·889	14·004	30 30
30 40	20·202	17·488	15·333	13·592	30 40
30 50	19·198	16·724	14·745	13·133	30 50
30 60	18·321	16·018	14·172	12·665	30 60
30 70	17·613	15·413	13·653	12·218	30 70
30 80	17·173	15·018	13·297	11·895	30 80
35 35	20·154	17·466	15·324	13·557	35 35
35 45	19·008	16·616	14·686	13·070	35 45
35 55	17·957	15·792	14·035	12·547	35 55
35 65	17·065	15·053	13·414	12·024	35 65
35 75	16·417	14·485	12·919	11·614	35 75
40 40	18·932	16·574	14·658	13·088	40 40
40 50	17·694	15·627	13·929	12·520	40 50
40 60	16·600	14·746	13·214	11·935	40 60
40 70	15·711	13·987	12·562	11·374	40 70
40 80	15·160	13·491	12·116	10·969	40 80
45 45	17·608	15·576	13·898	12·463	45 45
45 55	16·285	14·536	13·076	11·809	45 55
45 65	15·146	13·591	12·283	11·252	45 65
45 75	14·311	12·859	11·643	10·594	45 75
50 50	16·158	14·447	13·016	11·804	50 50
50 60	14·752	13·314	12·093	11·048	50 60
50 70	13·588	12·319	11·238	10·311	50 70
50 80	12·855	11·660	10·644	9·772	50 80
55 55	14·619	13·223	12·029	10·965	55 55
55 65	13·120	11·976	10·983	10·100	55 65
55 75	11·999	10·992	10·120	9·342	55 75
60 60	12·948	11·852	10·896	10·061	60 60
60 70	11·372	10·500	9·735	9·058	60 70
60 80	10·361	9·590	8·915	8·315	60 80

For explanation see pp. (43, 44).

MORTALITY TABLES—TWO LIVES

Value of an Annuity during the Continuance of either of Two Lives according to the CARLISLE TABLE

Ages	3 %	Ages	3 %	Ages	3 %	Ages	3 %
5 5	27'570	15 80	22'712	35 40	21'528	55 55	15'715
5 10	27'332	15 85	22'663	35 45	20'965	55 60	14'802
5 15	26'986	15 90	22'640	35 50	20'423	55 65	14'107
5 20	26'665	15 95	22'639	35 55	19'924	55 70	13'513
5 25	26'343	20 20	25'398	35 60	19'515	55 75	13'107
5 30	26'032	20 25	24'941	35 65	19'211	55 80	12'854
5 35	25'737	20 30	24'505	35 70	18'949	55 85	12'677
5 40	25'444	20 35	24'098	35 75	18'767	55 90	12'600
5 45	25'174	20 40	23'707	35 80	18'651	55 95	12'591
5 50	24'902	20 45	23'351	35 85	18'567	60 60	13'688
5 55	24'638	20 50	23'003	35 90	18'530	60 65	12'820
5 60	24'411	20 55	22'676	35 95	18'527	60 70	12'050
5 65	24'238	20 60	22'404	40 40	20'803	60 75	11'506
5 70	24'079	20 65	22'201	40 45	20'137	60 80	11'161
5 75	23'961	20 70	22'029	40 50	19'490	60 85	10'909
5 80	23'883	20 75	21'909	40 55	18'893	60 90	10'791
5 85	23'820	20 80	21'835	40 60	18'409	60 95	10'790
5 90	23'786	20 85	21'782	40 65	18'054	65 65	11'788
5 95	23'792	20 90	21'757	40 70	17'750	65 70	10'847
10 10	27'060	20 95	21'756	40 75	17'540	65 75	10'173
10 15	26'685	25 25	24'417	40 80	17'406	65 80	9'740
10 20	26'335	25 30	23'912	40 85	17'306	65 85	9'428
10 25	25'989	25 35	23'440	40 90	17'261	65 90	9'285
10 30	25'659	25 40	22'986	40 95	17'261	65 95	9'277
10 35	25'350	25 45	22'575	45 45	19'355	70 70	9'691
10 40	25'049	25 50	22'176	45 50	18'585	70 75	8'831
10 45	24'774	25 55	21'801	45 55	17'871	70 80	8'259
10 50	24'505	25 60	21'489	45 60	17'292	70 85	7'830
10 55	24'253	25 65	21'255	45 65	16'870	70 90	7'635
10 60	24'046	25 70	21'054	45 70	16'521	70 95	7'633
10 65	23'892	25 75	20'915	45 75	16'286	75 75	7'793
10 70	23'761	25 80	20'827	45 80	16'140	75 80	7'086
10 75	23'671	25 85	20'765	45 85	16'036	75 85	6'524
10 80	23'614	25 90	20'737	45 90	15'987	75 90	6'253
10 85	23'575	25 95	20'735	45 95	15'987	75 95	6'276
10 90	23'557	30 30	23'330	50 50	17'662	80 80	6'271
10 95	23'555	30 35	22'782	50 55	16'787	80 85	5'601
15 15	26'256	30 40	22'251	50 60	16'064	80 90	5'274
15 20	25'855	30 45	21'771	50 65	15'528	80 95	5'315
15 25	25'456	30 50	21'308	50 70	15'088	85 85	4'802
15 30	25'075	30 55	20'877	50 75	14'792	85 90	4'393
15 35	24'721	30 60	20'519	50 80	14'613	85 95	4'478
15 40	24'377	30 65	20'251	50 85	14'491	90 90	3'909
15 45	24'062	30 70	20'018	50 90	14'436	90 95	4'039
15 50	23'753	30 75	19'856	50 95	14'430	95 95	4'131
15 55	23'463	30 80	19'753				
15 60	23'221	30 85	19'679				
15 65	23'041	30 90	19'645				
15 70	22'887	30 95	19'644				
15 75	22'779	35 35	22'148				

For explanation see pp. (43, 44).

MORTALITY TABLES—TWO LIVES

Value of an Annuity during the Continuance of either of Two Lives
according to the INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
10 10	27·2889	24·5789	22·2874	30 55	20·9234	19·3953	18·0413
10 20	26·5334	23·9943	21·8324	30 60	20·6178	19·1192	17·7915
10 30	25·8941	23·4826	21·4211	30 70	20·1964	18·7300	17·4317
10 40	25·3333	23·0155	21·0306	30 80	19·9864	18·5311	17·2430
10 50	24·8647	22·6101	20·6790	30 90	19·8971	18·4448	17·1598
10 60	24·5176	22·2995	20·4005	35 35	22·0792	20·4161	18·9440
10 70	24·3052	22·1036	20·2197	35 40	21·4228	19·8639	18·4780
10 80	24·2049	22·0088	20·1299	35 45	20·8181	19·3458	18·0329
10 90	24·1641	21·9694	20·0919	35 50	20·2880	18·8834	17·6287
15 15	26·4501	23·9351	21·7903	35 55	19·8373	18·4834	17·2729
15 20	26·0140	23·5941	21·5221	35 60	19·4694	18·1512	16·9725
15 25	25·6252	23·2862	21·2770	35 70	18·9694	17·6898	16·5461
15 30	25·2517	22·9838	21·0315	35 80	18·7244	17·4578	16·3262
15 35	24·9047	22·6976	20·7945	35 90	18·6212	17·3581	16·2300
15 40	24·5842	22·4279	20·5668	40 40	20·6421	19·2056	17·9215
15 45	24·2893	22·1749	20·3490	40 45	19·9075	18·5755	17·3795
15 50	24·0273	21·9459	20·1484	40 50	19·2548	18·0059	16·8813
15 55	23·7995	21·7434	19·9680	40 55	18·6966	17·5105	16·4407
15 60	23·6096	21·5718	19·8126	40 60	18·2416	17·1000	16·0696
15 70	23·3470	21·3293	19·5886	40 70	17·6298	16·5357	15·5487
15 80	23·2204	21·2097	19·4753	40 80	17·3365	16·2582	15·2857
15 90	23·1708	21·1618	19·4293	40 90	17·2156	16·1415	15·1731
20 20	25·5033	23·1938	21·2067	45 45	19·0251	17·8165	16·7250
20 25	25·0419	22·8280	20·9154	45 50	18·2213	17·1139	16·1095
20 30	24·5950	22·4663	20·6214	45 55	17·5210	16·4919	15·5558
20 35	24·1786	22·1228	20·3371	45 60	16·9439	15·9710	15·0848
20 40	23·7947	21·7998	20·0644	45 70	16·1649	15·2526	14·4216
20 45	23·4424	21·4974	19·8041	45 80	15·7934	14·9012	14·0888
20 50	23·1296	21·2240	19·5645	45 90	15·6417	14·7547	13·9474
20 55	22·8572	20·9815	19·3483	50 50	17·2498	16·2625	15·3617
20 60	22·6281	20·7744	19·1606	50 55	16·3792	15·4878	14·6708
20 70	22·3046	20·4752	18·8837	50 60	15·6458	14·8251	14·0710
20 80	22·1391	20·3184	18·7349	50 70	14·6380	13·8953	13·2123
20 90	22·0671	20·2489	18·6678	50 80	14·1548	13·4382	12·7794
25 25	24·5055	22·4023	20·5759	50 90	13·9586	13·2488	12·5966
25 30	23·9792	21·9760	20·2295	55 55	15·3200	14·5424	13·8254
25 35	23·4860	21·5694	19·8930	55 60	14·3987	13·7083	13·0689
25 40	23·0319	21·1877	19·5713	55 70	13·0876	12·4972	11·9491
25 45	22·6184	20·8335	19·2667	55 80	12·4415	11·8858	11·3699
25 50	22·2555	20·5165	18·9892	55 90	12·1769	11·6304	11·1234
25 55	21·9431	20·2388	18·7418	60 60	13·2730	12·6860	12·1393
25 60	21·6836	20·0042	18·5293	60 70	11·5911	11·1295	10·6972
25 70	21·3218	19·6699	18·2203	60 80	10·7207	10·3051	9·9157
25 80	21·1403	19·4980	18·0572	60 90	10·3534	9·9505	9·5732
25 90	21·0633	19·4236	17·9854	70 70	9·0904	8·8028	8·5300
30 30	23·3614	21·4751	19·8219	70 80	7·5975	7·3845	7·1814
30 35	22·7735	20·9900	19·4200	70 90	6·8975	6·7079	6·5273
30 40	22·2274	20·5310	19·0332	80 80	5·4360	5·3219	5·2117
30 45	21·7296	20·1046	18·6669	80 90	4·2504	4·1733	4·0986
30 50	21·2947	19·7251	18·3349	90 90	2·6105	2·5809	2·5521

For explanation see pp. (43, 44).

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of the Last of Two Lives
according to the NORTHAMPTON TABLE

Ages	3 %	Ages	3 %	Ages	3 %
20 20	·2968	15 15	·2693	35 55	·4479
21 21	·3019	15 20	·2824	35 60	·4615
22 22	·3070	15 25	·2939	35 65	·4738
23 23	·3122	15 30	·3055	35 70	·4844
24 24	·3175	15 35	·3172	35 75	·4927
25 25	·3230	15 40	·3288	35 80	·4986
26 26	·3285	15 45	·3399	40 45	·4378
27 27	·3341	15 50	·3506	40 50	·4555
28 28	·3399	15 55	·3605	40 55	·4720
29 29	·3458	15 60	·3696	40 60	·4874
30 30	·3518	15 65	·3777	40 65	·5013
31 31	·3580	15 70	·3846	40 70	·5133
32 32	·3642	15 75	·3899	40 75	·5226
33 33	·3707	15 80	·3937	40 80	·5293
34 34	·3772	20 25	·3094	45 50	·4779
35 35	·3839	20 30	·3221	45 55	·4965
36 36	·3907	20 35	·3350	45 60	·5139
37 37	·3977	20 40	·3479	45 65	·5297
38 38	·4048	20 45	·3603	45 70	·5434
39 39	·4121	20 50	·3723	45 75	·5540
40 40	·4195	20 55	·3833	45 80	·5617
41 41	·4270	20 60	·3936	50 55	·5213
42 42	·4346	20 65	·4029	50 60	·5412
43 43	·4422	20 70	·4110	50 65	·5593
44 44	·4501	20 75	·4173	50 70	·5751
45 45	·4580	20 80	·4218	50 75	·5875
46 46	·4662	25 30	·3368	50 80	·5964
47 47	·4745	25 35	·3508	55 60	·5678
48 48	·4829	25 40	·3648	55 65	·5887
49 49	·4916	25 45	·3784	55 70	·6070
50 50	·5003	25 50	·3914	55 75	·6214
51 51	·5090	25 55	·4035	55 80	·6318
52 52	·5178	25 60	·4147	60 65	·6181
53 53	·5267	25 65	·4248	60 70	·6396
54 54	·5358	25 70	·4335	60 75	·6567
55 55	·5451	25 75	·4403	60 80	·6691
56 56	·5545	25 80	·4453	65 70	·6721
57 57	·5641	30 35	·3671	65 75	·6928
58 58	·5738	30 40	·3825	65 80	·7081
59 59	·5837	30 45	·3974	70 70	·7027
60 60	·5937	30 50	·4117	70 75	·7281
61 61	·6039	30 55	·4250	70 80	·7474
62 62	·6142	30 60	·4372	75 75	·7587
63 63	·6248	30 65	·4483	75 80	·7829
64 64	·6355	30 70	·4579	80 80	·8124
65 65	·6465	30 75	·4653	80 85	·8323
66 66	·6575	30 80	·4707	80 90	·8451
67 67	·6687	35 40	·4008	85 85	·8564
68 68	·6800	35 45	·4172	85 90	·8736
69 69	·6913	35 50	·4332	90 90	·8937

For explanation see pp. (43, 44).

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of the Last of Two Lives according to the CARLISLE TABLE

Ages	3 %	Ages	3 %	Ages	3 %
15 15	·2061	30 40	·3228	50 60	·5030
15 20	·2178	30 45	·3368	50 65	·5186
15 25	·2294	30 50	·3503	50 70	·5314
15 30	·2405	30 55	·3628	50 75	·5400
15 35	·2508	30 60	·3732	50 80	·5453
15 40	·2609	30 65	·3810	50 85	·5488
15 45	·2700	30 70	·3878	50 90	·5504
15 50	·2790	30 75	·3926	50 95	·5506
15 55	·2875	30 80	·3955	55 55	·5132
15 60	·2945	30 85	·3977	55 60	·5398
15 65	·2998	30 90	·3987	55 65	·5600
15 70	·3043	30 95	·3987	55 70	·5773
15 75	·3074	35 35	·3258	55 75	·5891
15 80	·3094	35 40	·3439	55 80	·5965
15 85	·3108	35 45	·3602	55 85	·6016
15 90	·3115	35 50	·3760	55 90	·6039
15 95	·3115	35 55	·3906	55 95	·6041
20 20	·2311	35 60	·4025	60 60	·5722
20 25	·2444	35 65	·4113	60 65	·5975
20 30	·2571	35 70	·4190	60 70	·6199
20 35	·2690	35 75	·4243	60 75	·6358
20 40	·2804	35 80	·4276	60 80	·6458
20 45	·2908	35 85	·4301	60 85	·6531
20 50	·3009	35 90	·4312	60 90	·6566
20 55	·3104	35 95	·4313	60 95	·6566
20 60	·3183	40 40	·3650	65 65	·6275
20 65	·3242	40 45	·3844	65 70	·6550
20 70	·3293	40 50	·4032	65 75	·6746
20 75	·3328	40 55	·4206	65 80	·6872
20 80	·3349	40 60	·4347	65 85	·6963
20 85	·3364	40 65	·4450	65 90	·7004
20 90	·3372	40 70	·4539	65 95	·7007
20 95	·3372	40 75	·4600	70 70	·6886
25 25	·2597	40 80	·4639	70 75	·7137
25 30	·2744	40 85	·4668	70 80	·7303
25 35	·2882	40 90	·4681	70 85	·7428
25 40	·3014	40 95	·4681	70 90	·7485
25 45	·3134	45 45	·4071	70 95	·7486
25 50	·3250	45 50	·4296	75 75	·7439
25 55	·3359	45 55	·4504	75 80	·7645
25 60	·3450	45 60	·4672	75 85	·7809
25 65	·3518	45 65	·4795	75 90	·7887
25 70	·3577	45 70	·4897	75 95	·7881
25 75	·3617	45 75	·4965	80 80	·7882
25 80	·3643	45 80	·5008	80 85	·8077
25 85	·3661	45 85	·5038	80 90	·8173
25 90	·3669	45 90	·5052	80 95	·8161
25 95	·3669	45 95	·5052	85 85	·8310
30 30	·2914	50 50	·4564	85 90	·8429
30 35	·3073	50 55	·4819	85 95	·8405

For explanation see pp. (43, 44).

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of the Last of Two Lives according to the INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
10 10	·1761	·1350	·1043	30 55	·3615	·3103	·2676
10 20	·1981	·1548	·1218	30 60	·3703	·3196	·2773
10 30	·2167	·1721	·1376	30 70	·3826	·3328	·2911
10 40	·2330	·1879	·1527	30 80	·3888	·3395	·2983
10 50	·2467	·2016	·1662	30 90	·3914	·3424	·3015
10 60	·2568	·2121	·1769	35 35	·3278	·2758	·2329
10 70	·2630	·2187	·1838	35 40	·3469	·2945	·2508
10 80	·2659	·2219	·1873	35 45	·3645	·3120	·2680
10 90	·2671	·2233	·1888	35 50	·3800	·3276	·2835
15 15	·2005	·1568	·1235	35 55	·3931	·3411	·2972
15 20	·2132	·1683	·1338	35 60	·4038	·3524	·3088
15 25	·2245	·1787	·1432	35 70	·4184	·3680	·3252
15 30	·2354	·1890	·1526	35 80	·4255	·3758	·3336
15 35	·2455	·1986	·1618	35 90	·4285	·3793	·3373
15 40	·2548	·2088	·1705	40 40	·3697	·3167	·2723
15 45	·2634	·2163	·1789	40 45	·3911	·3380	·2931
15 50	·2711	·2241	·1866	40 50	·4101	·3573	·3123
15 55	·2777	·2309	·1935	40 55	·4263	·3740	·3292
15 60	·2832	·2367	·1995	40 60	·4396	·3879	·3435
15 70	·2909	·2449	·2081	40 70	·4574	·4070	·3635
15 80	·2946	·2489	·2125	40 80	·4659	·4164	·3736
15 90	·2960	·2506	·2143	40 90	·4694	·4203	·3780
20 20	·2281	·1819	·1459	45 45	·4167	·3637	·3183
20 25	·2515	·1942	·1571	45 50	·4402	·3875	·3419
20 30	·2545	·2064	·1684	45 55	·4606	·4085	·3632
20 35	·2666	·2181	·1794	45 60	·4774	·4261	·3814
20 40	·2778	·2290	·1898	45 70	·5001	·4504	·4069
20 45	·2881	·2392	·1998	45 80	·5109	·4623	·4197
20 50	·2972	·2485	·2091	45 90	·5153	·4672	·4251
20 55	·3051	·2567	·2174	50 50	·4685	·4162	·3707
20 60	·3118	·2637	·2246	50 55	·4938	·4424	·3973
20 70	·3212	·2738	·2352	50 60	·5152	·4648	·4203
20 80	·3260	·2791	·2410	50 70	·5445	·4963	·4534
20 90	·3281	·2814	·2435	50 80	·5586	·5211	·4700
25 25	·2571	·2086	·1702	50 90	·5643	·5182	·4771
25 30	·2725	·2230	·1835	55 55	·5247	·4744	·4298
25 35	·2868	·2368	·1964	55 60	·5515	·5026	·4589
25 40	·3000	·2497	·2088	55 70	·5897	·5436	·5020
25 45	·3121	·2617	·2205	55 80	·6085	·5642	·5242
25 50	·3227	·2724	·2312	55 90	·6162	·5729	·5337
25 55	·3318	·2818	·2407	60 60	·5843	·5372	·4946
25 60	·3393	·2897	·2489	60 70	·6333	·5898	·5501
25 70	·3498	·3010	·2608	60 80	·6586	·6177	·5802
25 80	·3551	·3068	·2670	60 90	·6693	·6297	·5933
25 90	·3574	·3093	·2698	70 70	·7061	·6685	·6335
30 30	·2905	·2400	·1991	70 80	·7496	·7165	·6853
30 35	·3076	·2564	·2146	70 90	·7700	·7393	·7105
30 40	·3235	·2719	·2295	80 80	·8125	·7862	·7611
30 45	·3380	·2863	·2436	80 90	·8471	·8251	·8039
30 50	·3506	·2992	·2564	90 90	·8948	·8789	·8634

For explanation see pp. (43, 44).

MORTALITY TABLES—TWO LIVES

Annual Payment during the Continuance of either of Two Lives to secure
£1 at the Last Death according to the

INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
10 10	·0062	·0053	·0045	30 55	·0165	·0152	·0141
10 20	·0072	·0062	·0053	30 60	·0171	·0159	·0148
10 30	·0081	·0070	·0061	30 70	·0181	·0169	·0158
10 40	·0088	·0078	·0069	30 80	·0185	·0174	·0164
10 50	·0095	·0085	·0077	30 90	·0187	·0176	·0166
10 60	·0101	·0091	·0083	35 35	·0142	·0129	·0117
10 70	·0104	·0095	·0087	35 40	·0155	·0141	·0129
10 80	·0105	·0096	·0089	35 45	·0167	·0153	·0141
10 90	·0106	·0097	·0090	35 50	·0178	·0165	·0152
15 15	·0073	·0063	·0054	35 55	·0189	·0175	·0163
15 20	·0079	·0068	·0059	35 60	·0197	·0184	·0172
15 25	·0084	·0074	·0064	35 70	·0209	·0197	·0185
15 30	·0090	·0079	·0069	35 80	·0216	·0204	·0193
15 35	·0095	·0084	·0074	35 90	·0218	·0207	·0196
15 40	·0100	·0089	·0079	40 40	·0171	·0157	·0144
15 45	·0104	·0093	·0084	40 45	·0187	·0173	·0160
15 50	·0108	·0098	·0088	40 50	·0203	·0188	·0175
15 55	·0112	·0102	·0092	40 55	·0216	·0202	·0189
15 60	·0115	·0105	·0096	40 60	·0228	·0214	·0201
15 70	·0120	·0110	·0101	40 70	·0246	·0232	·0220
15 80	·0122	·0112	·0104	40 80	·0254	·0241	·0229
15 90	·0122	·0113	·0105	40 90	·0258	·0245	·0234
20 20	·0086	·0075	·0066	45 45	·0208	·0193	·0180
20 25	·0093	·0082	·0072	45 50	·0229	·0214	·0200
20 30	·0099	·0088	·0078	45 55	·0249	·0234	·0219
20 35	·0106	·0094	·0084	45 60	·0266	·0251	·0237
20 40	·0112	·0100	·0090	45 70	·0291	·0277	·0264
20 45	·0118	·0106	·0096	45 80	·0304	·0291	·0278
20 50	·0123	·0112	·0102	45 90	·0310	·0297	·0284
20 55	·0128	·0117	·0107	50 50	·0257	·0241	·0227
20 60	·0132	·0121	·0111	50 55	·0284	·0268	·0254
20 70	·0138	·0127	·0118	50 60	·0310	·0294	·0279
20 80	·0141	·0131	·0122	50 70	·0348	·0333	·0319
20 90	·0142	·0132	·0124	50 80	·0369	·0354	·0341
25 25	·0101	·0089	·0079	50 90	·0377	·0364	·0351
25 30	·0109	·0097	·0086	55 55	·0322	·0305	·0290
25 35	·0117	·0105	·0094	55 60	·0358	·0342	·0326
25 40	·0125	·0113	·0101	55 70	·0419	·0403	·0388
25 45	·0132	·0120	·0109	55 80	·0453	·0438	·0424
25 50	·0139	·0127	·0116	55 90	·0468	·0454	·0440
25 55	·0145	·0133	·0122	60 60	·0409	·0393	·0376
25 60	·0150	·0138	·0127	60 70	·0503	·0486	·0470
25 70	·0157	·0146	·0136	60 80	·0562	·0546	·0532
25 80	·0160	·0150	·0140	60 90	·0590	·0575	·0561
25 90	·0162	·0152	·0142	70 70	·0700	·0682	·0665
30 30	·0119	·0107	·0096	70 80	·0872	·0855	·0838
30 35	·0129	·0117	·0105	70 90	·0975	·0959	·0944
30 40	·0139	·0126	·0115	80 80	·1262	·1244	·1225
30 45	·0149	·0136	·0124	80 90	·1613	·1595	·1577
30 50	·0157	·0144	·0133	90 90	·2478	·2454	·2431

For explanation see pp. (43, 44).

MORTALITY TABLES—TWO LIVES

Value of the Reversion to a Perpetuity on the Death of the FIRST of Two Lives							
Ages	NORTHAMPTON			HEALTHY MALES			Ages
	3 %	4 %	5 %	3 %	3½ %	4 %	
15 15	18·113	11·589	8·036	13·467	10·208	7·957	15 15
20 20	19·200	12·465	8·768	14·752	11·316	8·919	20 20
25 25	19·950	13·056	9·236	15·763	12·176	9·654	25 25
30 30	20·744	13·687	9·745	16·960	13·215	10·560	30 30
35 35	21·611	14·388	10·320	18·238	14·338	11·550	35 35
40 40	22·569	15·180	10·984	19·623	15·572	12·652	40 40
45 45	23·557	16·010	11·688	21·171	16·974	13·924	45 45
50 50	24·619	16·919	12·478	22·791	18·459	15·290	50 50
55 55	25·652	17·821	13·265	24·466	20·017	16·740	55 55
60 60	26·727	18·774	14·112	26·134	21·588	18·221	60 60
65 65	27·862	19·799	15·040	27·681	23·060	19·623	65 65
70 70	29·072	20·913	16·070	29·111	24·434	20·944	70 70
75 75	30·219	21·985	17·083	30·346	25·632	22·107	75 75
80 80	31·211	22·932	17·982	31·285	26·549	23·003	80 80
85 85	32·024	23·661	18·744	31·931	27·184	23·627	85 85
Value of the Reversion to a Perpetuity on the Death of the LAST of Two Lives							
Ages	NORTHAMPTON			HEALTHY MALES			Ages
	3 %	4 %	5 %	3 %	3½ %	4 %	
15 15	9·318	4·829	2·784	6·883	4·636	3·210	15 15
20 20	10·190	5·469	3·218	7·830	5·378	3·793	20 20
25 25	11·088	6·068	3·630	8·828	6·169	4·424	25 25
30 30	12·078	6·751	4·111	9·972	7·096	5·178	30 30
35 35	13·179	7·534	4·676	11·254	8·155	6·056	35 35
40 40	14·401	8·426	5·342	12·691	9·366	7·078	40 40
45 45	15·725	9·424	6·102	14·308	10·755	8·275	45 45
50 50	17·175	10·553	6·984	16·084	12·309	9·638	50 50
55 55	18·714	11·777	7·971	18·013	14·029	11·175	55 55
60 60	20·385	13·148	9·104	20·060	15·885	12·861	60 60
65 65	22·196	14·639	10·408	22·149	17·810	14·637	65 65
70 70	24·126	16·365	11·884	24·243	19·769	16·470	70 70
75 75	26·049	18·053	13·429	26·198	21·622	18·228	75 75
80 80	27·893	19·782	14·988	27·897	23·250	19·788	80 80
85 85	29·402	21·253	16·314	29·258	24·564	21·058	85 85

For explanation see p. (44).

MORTALITY TABLES—TWO LIVES

Value of an Annuity during the Life of y after the Death of x						
Age of x	Age of y	NORTHAMPTON	CARLISLE	HEALTHY MALES		
		3 %	3 %	3 %	3½ %	4 %
45	20	7·271	7·487	7·849	6·790	5·904
45	25	6·650	6·711	7·025	6·126	5·366
45	30	5·998	5·906	6·136	5·397	4·766
45	35	5·315	5·102	5·225	4·639	4·132
45	40	4·612	4·275	4·314	3·868	3·479
60	20	10·042	11·912	12·392	10·940	9·702
60	30	8·544	10·027	10·382	9·284	8·332
60	35	7·711	9·023	9·233	8·316	7·513
60	40	6·822	7·919	8·006	7·265	6·611
60	50	4·975	5·574	5·410	4·990	4·612
75	30	12·157	14·343	15·008	13·665	12·486
75	40	10·191	12·028	12·389	11·422	10·557
75	50	7·964	9·281	9·281	8·672	8·117
75	60	5·588	5·993	6·003	5·688	5·395
75	70	3·135	3·319	3·147	3·023	2·906

Value of an Annuity during the Life of y , who is to be nominated at the Death of x						
Age of x	Age of y at Death of x	NORTHAMPTON	CARLISLE	HEALTHY MALES		
		3 %	3 %	3 %	3½ %	4 %
45	10	12·393	12·473	12·994	10·762	8·998
45	25	10·763	11·024	11·387	9·564	8·094
45	30	10·253	10·460	10·782	9·103	7·740
45	35	9·690	9·888	10·120	8·591	7·341
45	40	9·066	9·232	9·391	8·018	6·888
60	10	14·863	16·308	16·918	14·544	12·598
60	30	12·296	13·676	14·038	12·302	10·837
60	35	11·621	12·929	13·177	11·610	10·279
60	40	10·873	12·071	12·228	10·836	9·644
60	50	9·218	10·181	10·021	8·989	8·091
75	10	17·751	19·863	20·708	18·340	16·348
75	30	14·685	16·657	17·183	15·512	14·063
75	50	11·010	12·400	12·266	11·335	10·499
75	60	8·831	9·311	9·252	8·657	8·113
75	70	6·338	6·582	6·305	5·968	5·657

For explanation see p. (45)

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of x provided he dies before y ,
according to the **NORTHAMPTON TABLE**

Ages		3 %	Ages		3 %	Ages		3 %
x	y		x	y		x	y	
15	15	·26366	50	20	·47767	65	35	·59587
20	10	·30838	50	30	·45221	65	40	·57855
20	20	·27962	50	40	·41378	65	45	·55766
25	15	·31846	50	50	·35853	65	50	·53073
25	25	·29054	55	15	·53896	65	55	·49904
30	10	·36038	55	25	·51226	65	60	·45822
30	20	·32987	55	35	·48319	65	65	·40576
30	30	·30210	55	45	·43830	70	10	·71527
35	15	·37643	55	55	·37357	70	15	·70284
35	25	·34755	60	10	·60306	70	20	·68822
35	35	·31472	60	20	·57287	70	25	·68087
40	10	·42717	60	30	·55136	70	30	·67236
40	20	·39579	60	40	·51734	70	35	·66139
40	30	·36815	60	50	·46567	70	40	·64650
40	40	·32868	60	60	·38923	70	45	·62843
45	15	·45053	65	10	·65695	70	50	·60461
45	25	·42208	65	15	·64308	70	55	·57691
45	35	·38980	65	20	·62784	70	60	·54027
45	45	·34306	65	25	·61920	70	65	·49029
50	10	·50891	65	30	·60899	70	70	·42338

Single Payment to secure £1 at the Death of x provided he dies before y ,
according to the **CARLISLE TABLE**

Ages		3 %	Ages		3 %	Ages		3 %
x	y		x	y		x	y	
15	15	·2101	50	20	·4681	65	35	·6236
20	10	·2503	50	30	·4400	65	40	·6088
20	20	·2234	50	40	·3965	65	45	·5940
25	15	·2705	50	50	·3260	65	50	·5644
25	25	·2391	55	15	·5409	65	55	·5137
30	10	·3190	55	25	·5211	65	60	·4534
30	20	·2928	55	35	·4931	65	65	·3973
30	30	·2556	55	45	·4454	70	10	·7276
35	15	·3427	55	55	·3528	70	15	·7205
35	25	·3136	60	10	·6147	70	20	·7161
35	35	·2710	60	20	·5986	70	25	·7082
40	10	·3959	60	30	·5766	70	30	·6986
40	20	·3733	60	40	·5472	70	35	·6908
40	30	·3388	60	50	·4917	70	40	·6788
40	40	·2891	60	60	·3792	70	45	·6692
45	15	·4262	65	10	·6673	70	50	·6475
45	25	·4018	65	15	·6592	70	55	·6034
45	35	·3636	65	20	·6531	70	60	·5464
45	45	·3052	65	25	·6439	70	65	·4956
50	10	·4880	65	30	·6332	70	70	·4190

For explanation see p. (46).

MORTALITY TABLES—TWO LIVES

Single Payment to secure £1 at the Death of x provided he dies before y ,
according to the INSTITUTE OF ACTUARIES HEALTHY MALES
TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
x y				x y			
15 15	·1961	·1726	·1530	45 15	·4483	·4091	·3746
15 25	·1638	·1467	·1322	45 20	·4343	·3969	·3638
15 35	·1318	·1204	·1105	45 25	·4211	·3856	·3540
15 45	·1014	·0944	·0882	45 30	·4022	·3693	·3399
15 55	·0730	·0690	·0655	45 35	·3778	·3480	·3213
15 70	·0359	·0347	·0336	45 40	·3466	·3207	·2975
20 15	·2326	·2101	·1831	45 45	·3083	·2870	·2678
20 20	·2148	·1913	·1715	45 55	·2217	·2094	·1982
20 30	·1785	·1619	·1475	45 70	·1068	·1033	·1000
20 40	·1412	·1306	·1212	50 15	·5045	·4655	·4307
20 50	·1061	·0999	·0943	50 20	·4917	·4541	·4205
20 60	·0744	·0713	·0683	50 25	·4808	·4445	·4120
20 70	·0476	·0461	·0447	50 30	·4647	·4303	·3995
25 15	·2662	·2358	·2101	50 35	·4433	·4115	·3828
25 20	·2482	·2209	·1979	50 40	·4146	·3861	·3603
25 25	·2296	·2059	·1857	50 45	·3769	·3524	·3302
25 35	·1860	·1697	·1556	50 50	·3319	·3121	·2940
25 45	·1416	·1318	·1231	50 60	·2303	·2196	·2097
25 55	·1011	·0959	·0911	50 70	·1388	·1342	·1300
25 70	·0520	·0504	·0489	55 15	·5643	·5268	·4925
30 15	·3057	·2720	·2434	55 20	·5524	·5160	·4828
30 20	·2881	·2574	·2312	55 25	·5439	·5082	·4758
30 25	·2697	·2422	·2187	55 30	·5304	·4961	·4649
30 30	·2470	·2234	·2031	55 35	·5124	·4800	·4505
30 40	·1955	·1799	·1662	55 40	·4877	·4579	·4305
30 50	·1430	·1342	·1262	55 45	·4531	·4266	·4023
30 60	·0970	·0927	·0886	55 50	·4092	·3868	·3661
30 70	·0603	·0585	·0567	55 55	·3563	·3384	·3219
35 15	·3486	·3123	·2811	55 70	·1850	·1790	·1734
35 20	·3321	·2983	·2693	60 15	·6264	·5911	·5588
35 25	·3148	·2841	·2573	60 20	·6154	·5809	·5493
35 30	·2922	·2650	·2412	60 25	·6086	·5747	·5436
35 35	·2656	·2424	·2221	60 30	·5976	·5647	·5345
35 45	·2039	·1892	·1762	60 35	·5832	·5516	·5226
35 55	·1426	·1349	·1277	60 40	·5630	·5331	·5057
35 70	·0705	·0683	·0662	60 45	·5332	·5060	·4808
40 15	·3956	·3574	·3243	60 50	·4934	·4694	·4471
40 20	·3804	·3443	·3129	60 60	·3806	·3650	·3504
40 25	·3651	·3314	·3019	60 70	·2484	·2409	·2336
40 30	·3438	·3132	·2864	70 20	·7370	·7098	·6840
40 35	·3174	·2905	·2669	70 30	·7263	·6995	·6744
40 40	·2858	·2633	·2433	70 40	·7058	·6803	·6563
40 50	·2121	·1986	·1863	70 50	·6598	·6371	·6155
40 60	·1408	·1342	·1280	70 60	·5681	·5503	·5335
40 70	·0844	·0817	·0791	70 70	·4239	·4131	·4028

For explanation see p. (46).

MORTALITY TABLES—THREE LIVES

Value of an Annuity for the Joint Continuance of Three Lives of Equal Ages according to the NORTHAMPTON TABLE

Ages	4 %	Ages	4 %	Ages	4 %
10 10 10	12.200	30 30 30	9.221	50 50 50	6.317
11 11 11	12.043	31 31 31	9.099	51 51 51	6.161
12 12 12	11.865	32 32 32	8.975	52 52 52	6.011
13 13 13	11.678	33 33 33	8.848	53 53 53	5.859
14 14 14	11.481	34 34 34	8.718	54 54 54	5.705
15 15 15	11.274	35 35 35	8.585	55 55 55	5.550
16 16 16	11.056	36 36 36	8.448	56 56 56	5.393
17 17 17	10.845	37 37 37	8.309	57 57 57	5.235
18 18 18	10.656	38 38 38	8.165	58 58 58	5.076
19 19 19	10.490	39 39 39	8.017	59 59 59	4.916
20 20 20	10.342	40 40 40	7.865	60 60 60	4.755
21 21 21	10.222	41 41 41	7.714	61 61 61	4.593
22 22 22	10.118	42 42 42	7.567	62 62 62	4.432
23 23 23	10.012	43 43 43	7.423	63 63 63	4.263
24 24 24	9.905	44 44 44	7.276	65 65 65	3.914
25 25 25	9.796	45 45 45	7.126	70 70 70	2.995
26 26 26	9.685	46 46 46	6.972	75 75 75	2.119
27 27 27	9.572	47 47 47	6.813	80 80 80	1.400
28 28 28	9.457	48 48 48	6.650	85 85 85	.782
29 29 29	9.340	49 49 49	6.482	90 90 90	.563

Value of an Annuity for the Joint Continuance of Three Lives according to the CARLISLE TABLE

Ages	3 %	Ages	3 %	Ages	3 %
0 25 30	8.460	25 50 55	7.959	50 75 80	2.499
1 26 31	9.684	26 51 56	7.689	51 76 81	2.349
2 27 32	10.257	27 52 57	7.411	52 77 82	2.220
3 28 33	10.726	28 53 58	7.133	53 78 83	2.086
4 29 34	10.930	29 54 59	6.870	54 79 84	1.942
5 30 35	11.056	30 55 60	6.626	55 80 85	1.796
6 31 36	11.063	31 56 61	6.405	56 81 86	1.652
7 32 37	11.009	32 57 62	6.183	57 82 87	1.530
8 33 38	10.910	33 58 63	5.959	58 83 88	1.437
9 34 39	10.780	34 59 64	5.734	59 84 89	1.334
10 35 40	10.632	35 60 65	5.519	60 85 90	1.184
11 36 41	10.479	36 61 66	5.318	61 86 91	1.109
12 37 42	10.331	37 62 67	5.112	62 87 92	1.095
13 38 43	10.182	38 63 68	4.900	63 88 93	1.117
14 39 44	10.029	39 64 69	4.673	64 89 94	1.111
15 40 45	9.877	40 65 70	4.439	65 90 95	1.064
16 41 46	9.732	41 66 71	4.192	66 91 96	1.055
17 42 47	9.588	42 67 72	3.953	67 92 97	1.070
18 43 48	9.438	43 68 73	3.729	68 93 98	1.100
19 44 49	9.270	44 69 74	3.520	69 94 99	1.081
20 45 50	9.088	45 70 75	3.336	70 95 100	.946
21 46 51	8.887	46 71 76	3.145	71 96 101	.756
22 47 52	8.676	47 72 77	2.971	72 97 102	.509
23 48 53	8.454	48 73 78	2.806	73 98 103	.230
24 49 54	8.215	49 74 79	2.637		

For explanation see p. (47).

MORTALITY TABLES—THREE LIVES

Value of an Annuity for the Joint Continuance of Three Lives of Equal Ages according to the INSTITUTE OF ACTUARIES HEALTHY MALES TABLE

Ages	3 %	3½ %	4 %	Ages	3 %	3½ %	4 %
0	11'534	10'633	9'850	50	8'621	8'320	8'036
1	16'013	14'760	13'669	51	8'312	8'030	7'764
2	17'358	16'004	14'824	52	8'004	7'740	7'492
3	18'100	16'696	15'470	53	7'696	7'451	7'219
4	18'534	17'107	15'859	54	7'389	7'161	6'945
5	18'833	17'393	16'134	55	7'085	6'873	6'673
6	19'006	17'567	16'305	56	6'783	6'587	6'401
7	19'072	17'642	16'386	57	6'483	6'303	6'131
8	19'046	17'633	16'391	58	6'187	6'021	5'862
9	18'946	17'555	16'332	59	5'895	5'742	5'597
10	18'787	17'424	16'222	60	5'607	5'468	5'334
11	18'589	17'257	16'079	61	5'325	5'197	5'075
12	18'361	17'060	15'910	62	5'048	4'931	4'820
13	18'110	16'843	15'720	63	4'777	4'671	4'569
14	17'846	16'612	15'518	64	4'512	4'416	4'324
15	17'572	16'372	15'305	65	4'254	4'167	4'084
16	17'300	16'132	15'093	66	4'004	3'925	3'850
17	17'030	15'895	14'884	67	3'760	3'690	3'622
18	16'773	15'669	14'683	68	3'525	3'462	3'401
19	16'526	15'452	14'492	69	3'297	3'241	3'186
20	16'293	15'248	14'312	70	3'078	3'028	2'979
21	16'073	15'055	14'142	71	2'868	2'823	2'779
22	15'861	14'870	13'979	72	2'665	2'626	2'587
23	15'656	14'691	13'823	73	2'472	2'437	2'402
24	15'453	14'514	13'668	74	2'287	2'256	2'226
25	15'251	14'337	13'513	75	2'111	2'083	2'057
26	15'046	14'159	13'356	76	1'943	1'919	1'896
27	14'837	13'976	13'194	77	1'784	1'764	1'743
28	14'623	13'787	13'028	78	1'634	1'616	1'598
29	14'404	13'593	12'857	79	1'492	1'476	1'460
30	14'179	13'394	12'681	80	1'358	1'344	1'331
31	13'947	13'189	12'497	81	1'232	1'220	1'208
32	13'710	12'978	12'309	82	1'114	1'104	1'094
33	13'467	12'761	12'114	83	1'004	'995	'987
34	13'218	12'538	11'914	84	'901	'894	'886
35	12'964	12'309	11'708	85	'806	'799	'793
36	12'704	12'075	11'497	86	'717	'711	'706
37	12'439	11'836	11'280	87	'635	'630	'626
38	12'167	11'590	11'057	88	'559	'555	'551
39	11'892	11'339	10'829	89	'490	'486	'483
40	11'612	11'084	10'596	90	'425	'423	'420
41	11'327	10'824	10'358	91	'368	'366	'363
42	11'037	10'559	10'115	92	'317	'315	'313
43	10'746	10'291	9'868	93	'266	'264	'263
44	10'449	10'018	9'616	94	'226	'225	'224
45	10'150	9'742	9'360	95	'187	'186	'185
46	9'847	9'462	9'101	96	'157	'157	'156
47	9'543	9'180	8'839	97	'146	'145	'145
48	9'237	8'895	8'573	98	'112	'112	'111
49	8'930	8'608	8'305	99	'087	'086	'086
				100	'015	'015	'015

For explanation see p. (47).

MORTALITY TABLES—THREE LIVES

Value of an Annuity during the Longest of Three Lives according to the NORTHAMPTON TABLE

Ages	3 %	4 %	Ages	3 %	4 %
10 10 10	26.642	21.938	20 40 40	22.762	19.259
10 10 30	25.812	21.400	20 40 60	21.697	18.582
10 10 50	25.340	20.835	20 45 45	22.008	18.741
10 10 70	25.007	20.781	20 45 65	21.123	18.134
10 20 20	25.707	21.263	20 50 50	21.396	18.380
10 20 40	24.645	20.606	20 50 70	20.594	17.704
10 20 60	24.292	20.333	20 55 55	20.948	18.013
10 25 25	25.077	20.944	20 55 75	20.273	17.350
10 25 45	24.401	20.491	20 60 60	20.491	17.671
10 25 65	23.905	20.077	20 65 65	19.983	17.242
10 30 30	24.785	20.635	20 70 70	19.606	16.916
10 30 50	23.780	20.021	30 30 30	23.266	19.625
10 30 70	23.472	19.746	30 30 50	21.896	18.793
10 35 35	24.217	20.380	30 30 70	21.376	18.357
10 35 55	23.251	19.628	30 35 35	22.485	19.250
10 35 75	23.029	19.426	30 35 55	21.141	18.233
10 40 40	23.746	19.851	30 35 75	20.713	17.887
10 40 60	22.878	19.351	30 40 40	21.814	18.628
10 45 45	23.271	19.495	30 40 60	20.570	17.815
10 45 65	22.462	19.035	30 45 45	21.062	18.241
10 50 50	22.647	19.202	30 45 65	19.902	17.298
10 50 70	22.028	18.664	30 50 50	20.227	17.585
10 55 55	22.341	18.958	30 50 70	19.267	16.783
10 55 75	21.768	18.484	30 55 55	19.670	17.164
10 60 60	22.004	18.705	30 55 75	18.651	16.263
10 65 65	21.464	18.225	30 60 60	19.107	16.708
10 70 70	21.308	18.110	30 65 65	18.251	15.971
15 25 25	24.773	20.776	30 70 70	18.045	15.805
15 25 45	23.932	20.192	40 40 40	20.909	17.996
15 25 65	23.375	19.723	40 40 60	19.414	16.997
15 35 35	23.738	20.078	40 45 45	20.011	17.501
15 35 55	22.687	19.263	40 45 65	18.601	16.364
15 35 75	22.407	19.007	40 50 50	19.020	16.731
15 45 45	22.681	19.114	40 50 70	17.817	15.736
15 45 65	21.783	18.581	40 55 55	18.291	16.174
15 55 55	21.639	18.508	40 55 75	17.264	15.303
15 55 75	21.032	17.984	40 60 60	17.567	15.590
15 65 65	20.781	17.800	40 65 65	16.583	14.747
20 20 20	25.152	20.836	40 70 70	16.237	14.464
20 20 40	23.941	20.185	50 50 50	17.913	15.866
20 20 60	23.372	19.740	50 50 70	16.358	14.633
20 25 25	24.430	20.557	50 55 55	16.953	15.165
20 25 45	23.488	19.904	50 55 75	15.618	14.040
20 25 65	22.867	19.369	50 60 60	15.994	14.394
20 30 30	23.980	20.116	50 65 65	14.823	13.398
20 30 50	22.795	19.390	50 70 70	14.269	12.935
20 30 70	22.390	19.045	60 60 60	14.602	13.194
20 35 35	23.282	19.782	60 65 65	13.163	12.065
20 35 55	22.129	18.900	60 70 70	12.280	11.319
20 35 75	21.805	18.602	70 70 70	10.540	9.817

For explanation see p. (47).

CONVERSION TABLES

Single Premium Conversion Table for Finding by Inspection the Present Value of £1 due at Death from the Value of an Annuity for Life

Value of Annuity	Value of £1 at Death				
	2½ %	3 %	3½ %	4 %	5 %
0	·97561	·97087	·96618	·96154	·95238
1	·95122	·94175	·93237	·92308	·90476
2	·92683	·91262	·89855	·88462	·85714
3	·90244	·88350	·86473	·84615	·80952
4	·87805	·85437	·83092	·80769	·76190
5	·85366	·82524	·79710	·76923	·71429
6	·82927	·79612	·76329	·73077	·66667
7	·80488	·76699	·72947	·69231	·61905
8	·78049	·73786	·69565	·65385	·57143
9	·75610	·70874	·66184	·61538	·52381
10	·73171	·67961	·62802	·57692	·47619
11	·70732	·65049	·59420	·53846	·42857
12	·68293	·62136	·56039	·50000	·38095
13	·65854	·59223	·52657	·46154	·33333
14	·63415	·56311	·49275	·42308	·28571
15	·60976	·53398	·45894	·38462	·23810
16	·58537	·50485	·42512	·34615	·19048
17	·56098	·47573	·39130	·30769	·14286
18	·53659	·44660	·35749	·26923	·09524
19	·51220	·41748	·32367	·23077	·04762
20	·48780	·38835	·28986	·19231	·00000
21	·46341	·35922	·25604	·15385	...
22	·43902	·33010	·22222	·11538	...
23	·41463	·30097	·18841	·07692	...
24	·39024	·27184	·15459	·03846	...
25	·36585	·24272	·12077	·00000	...
26	·34146	·21359	·08696	...	...
27	·31707	·18447	·05314	...	...
28	·29268	·15534	·01932	...	...
29	·26829	·12621	...	...	...

Difference of Annuity	Difference (subtractive) of Value of £1 at Death				
	2½ %	3 %	3½ %	4 %	5 %
·1	·00244	·00291	·00338	·00385	·00476
·2	·00488	·00583	·00676	·00769	·00952
·3	·00732	·00874	·01014	·01154	·01429
·4	·00976	·01165	·01353	·01538	·01905
·5	·01220	·01456	·01691	·01923	·02381
·6	·01463	·01748	·02029	·02308	·02857
·7	·01707	·02039	·02367	·02692	·03333
·8	·01951	·02330	·02705	·03077	·03810
·9	·02195	·02621	·03043	·03462	·04286

For explanation see pp. (47-51).

CONVERSION TABLES

Annual Premium Conversion Table for Finding by Inspection the Annual Premium to secure £1 at Death from the Value of an Annuity for Life. INTEREST 3 PER CENT.

Value of Annuity	Annual Premium									
	Decimals of Value of Annuity									
	'0	'1	'2	'3	'4	'5	'6	'7	'8	'9
0-0'9	'9709	'8800	'8042	'7401	'6852	'6375	'5959	'5591	'5264	'4972
1-1'9	'4709	'4471	'4254	'4057	'3875	'3709	'3555	'3412	'3280	'3157
2-2'9	'3042	'2935	'2834	'2739	'2650	'2566	'2487	'2411	'2340	'2273
3-3'9	'2209	'2148	'2090	'2034	'1981	'1931	'1883	'1836	'1792	'1750
4-4'9	'1709	'1670	'1632	'1596	'1561	'1527	'1494	'1463	'1433	'1404
5-5'9	'1375	'1348	'1322	'1296	'1271	'1247	'1224	'1201	'1179	'1158
6-6'9	'1137	'1117	'1098	'1079	'1060	'1042	'1025	'1007	'0991	'0975
7-7'9	'0959	'0943	'0928	'0914	'0899	'0885	'0872	'0858	'0845	'0832
8-8'9	'0820	'0808	'0796	'0784	'0773	'0761	'0750	'0740	'0729	'0719
9-9'9	'0709	'0699	'0689	'0680	'0670	'0661	'0652	'0643	'0635	'0626
10-10'9	'0618	'0610	'0602	'0594	'0586	'0578	'0571	'0563	'0556	'0549
11-11'9	'0542	'0535	'0528	'0522	'0515	'0509	'0502	'0496	'0490	'0484
12-12'9	'0478	'0472	'0466	'0461	'0455	'0449	'0444	'0439	'0433	'0428
13-13'9	'0423	'0418	'0413	'0408	'0403	'0398	'0394	'0389	'0384	'0380
14-14'9	'0375	'0371	'0367	'0362	'0358	'0354	'0350	'0346	'0342	'0338
15-15'9	'0334	'0330	'0326	'0322	'0318	'0315	'0311	'0308	'0304	'0300
16-16'9	'0297	'0294	'0290	'0287	'0283	'0280	'0277	'0274	'0271	'0267
17-17'9	'0264	'0261	'0258	'0255	'0252	'0249	'0246	'0243	'0241	'0238
18-18'9	'0235	'0232	'0230	'0227	'0224	'0222	'0219	'0216	'0214	'0211
19-19'9	'0209	'0206	'0204	'0201	'0199	'0197	'0194	'0192	'0190	'0187
20-20'9	'0185	'0183	'0180	'0178	'0176	'0174	'0172	'0170	'0167	'0165
21-21'9	'0163	'0161	'0159	'0157	'0155	'0153	'0151	'0149	'0147	'0145
22-22'9	'0144	'0142	'0140	'0138	'0136	'0134	'0132	'0131	'0129	'0127
23-23'9	'0125	'0124	'0122	'0120	'0119	'0117	'0115	'0114	'0112	'0110
24-24'9	'0109	'0107	'0106	'0104	'0102	'0101	'0099	'0098	'0096	'0095
25-25'9	'0093	'0092	'0090	'0089	'0088	'0086	'0085	'0083	'0082	'0080
26-26'9	'0079	'0078	'0076	'0075	'0074	'0072	'0071	'0070	'0068	'0067
27-27'9	'0066	'0065	'0063	'0062	'0061	'0060	'0058	'0057	'0056	'0055
28-28'9	'0054	'0052	'0051	'0050	'0049	'0048	'0047	'0045	'0044	'0043
29-29'9	'0042	'0041	'0040	'0039	'0038	'0037	'0036	'0034	'0033	'0032
30-30'9	'0031	'0030	'0029	'0028	'0027	'0026	'0025	'0024	'0023	'0022
31-31'9	'0021	'0020	'0019	'0018	'0017	'0016	'0015	'0015	'0014	'0013
32-32'9	'0012	'0011	'0010	'0009	'0008	'0007	'0006	'0005	'0005	'0004
33-33'9	'0003	'0002	'0001	'0000	...	...	...	...	...	...

For interest at add	1	1 $\frac{1}{4}$	1 $\frac{1}{2}$	1 $\frac{3}{4}$ per cent.
	'0192	'0168	'0143	'0119
For interest at add	2	2 $\frac{1}{4}$	2 $\frac{1}{2}$	2 $\frac{3}{4}$ "
	'0095	'0071	'0047	'0024
For interest at subtract	3	3 $\frac{1}{4}$	3 $\frac{1}{2}$	3 $\frac{3}{4}$ "
	'0000	'0024	'0047	'0070
For interest at subtract	4	4 $\frac{1}{4}$	4 $\frac{1}{2}$	4 $\frac{3}{4}$ "
	'0093	'0116	'0139	'0162
For interest at subtract	5	6	7	8 "
	'0185	'0275	'0363	'0449

For explanation see pp. (47-51).

TABLE
OF
THE LOGARITHMS
OF
THE NATURAL NUMBERS
AND
LOGARITHMIC TABLES
OF
COMPOUND INTEREST

For explanation see pp. (51-80).
(325)

Log. 000. No. 100.

No.	0	1	2	3	4	Diff.
100	000000	000434	000868	001301	001734	433
101	004321	004751	005181	005609	006038	429
102	008600	009026	009451	009876	010300	425
103	012837	013259	013680	014100	014521	421
104	017033	017451	017868	018284	018700	416
105	021189	021603	022016	022428	022841	412
106	025306	025715	026125	026533	026942	409
107	029384	029789	030195	030600	031004	405
108	033424	033826	034227	034628	035029	401
109	037426	037825	038223	038620	039017	397
110	041393	041787	042182	042576	042969	393
111	045323	045714	046105	046495	046885	390
112	049218	049606	049993	050380	050766	387
113	053078	053463	053846	054230	054613	383
114	056905	057286	057666	058046	058426	380
115	060698	061075	061452	061829	062206	377
116	064458	064832	065206	065580	065953	374
117	068186	068557	068928	069298	069668	370
118	071882	072250	072617	072985	073352	367
119	075547	075912	076276	076640	077004	364
120	079181	079543	079904	080266	080626	361
121	082785	083144	083503	083861	084219	358
122	086360	086716	087071	087426	087781	355
123	089905	090258	090611	090963	091315	352
124	093422	093772	094122	094471	094820	349
125	096910	097257	097604	097951	098298	347
126	100371	100715	101059	101403	101747	344
127	103804	104146	104487	104828	105169	341
128	107210	107549	107888	108227	108565	338
129	110590	110926	111263	111599	111934	336
130	113943	114277	114611	114944	115278	333
131	117271	117603	117934	118265	118595	330
132	120574	120903	121231	121560	121888	328
133	123852	124178	124504	124830	125156	326
134	127105	127429	127753	128076	128399	323
135	130334	130655	130977	131298	131619	321
136	133539	133858	134177	134496	134814	319
137	136721	137037	137354	137671	137987	316
138	139879	140194	140508	140822	141136	314
139	143015	143327	143639	143951	144263	312
140	146128	146438	146748	147058	147367	310
141	149219	149527	149835	150142	150449	307
142	152288	152594	152900	153205	153510	305
143	155336	155640	155943	156246	156549	303
144	158362	158664	158965	159266	159567	301
145	161368	161667	161967	162266	162564	299
146	164353	164650	164947	165244	165541	297
147	167317	167613	167908	168203	168497	295
148	170262	170555	170848	171141	171434	293
149	173186	173478	173769	174060	174351	291

For explanation see pp. (51-59).

Log. 175. No. 149.

No.	5	6	7	8	9	Diff.
100	002166	002598	003029	003461	003891	431
101	006466	006894	007321	007748	008174	427
102	010724	011147	011570	011993	012415	423
103	014940	015360	015779	016197	016616	419
104	019116	019532	019947	020361	020775	415
105	023252	023664	024075	024486	024896	411
106	027350	027757	028164	028571	028978	407
107	031408	031812	032216	032619	033021	403
108	035430	035830	036230	036629	037028	399
109	039414	039811	040207	040602	040998	396
110	043362	043755	044148	044540	044932	392
111	047275	047664	048053	048442	048830	389
112	051153	051538	051924	052309	052694	385
113	054996	055378	055760	056142	056524	382
114	058805	059185	059563	059942	060320	379
115	062582	062958	063333	063709	064083	375
116	066326	066699	067071	067443	067815	372
117	070038	070407	070776	071145	071514	369
118	073718	074085	074451	074816	075182	366
119	077368	077731	078094	078457	078819	363
120	080987	081347	081707	082067	082426	360
121	084576	084934	085291	085647	086004	357
122	088136	088490	088845	089198	089552	354
123	091667	092018	092370	092721	093071	351
124	095169	095518	095866	096215	096562	348
125	098644	098990	099335	099681	100026	345
126	102091	102434	102777	103119	103462	343
127	105510	105851	106191	106531	106871	340
128	108903	109241	109579	109916	110253	337
129	112270	112605	112940	113275	113609	335
130	115611	115943	116276	116608	116940	332
131	118926	119256	119586	119915	120245	329
132	122216	122544	122871	123198	123525	327
133	125481	125806	126131	126456	126781	325
134	128722	129045	129368	129690	130012	322
135	131939	132260	132580	132900	133219	320
136	135133	135451	135769	136086	136403	318
137	138303	138618	138934	139249	139564	315
138	141450	141763	142076	142389	142702	313
139	144574	144885	145196	145507	145818	311
140	147676	147985	148294	148603	148911	309
141	150756	151063	151370	151676	151982	306
142	153815	154120	154424	154728	155032	304
143	156852	157154	157457	157759	158061	302
144	159868	160168	160469	160769	161068	300
145	162863	163161	163460	163758	164055	298
146	165838	166134	166430	166726	167022	296
147	168792	169086	169380	169674	169968	294
148	171726	172019	172311	172603	172895	292
149	174641	174932	175222	175512	175802	290

Log. 176. No. 150.

No.	0	1	2	3	4	Diff.
150	176091	176381	176670	176959	177248	289
151	178977	179264	179552	179839	180126	287
152	181844	182129	182415	182700	182985	285
153	184691	184975	185259	185542	185825	283
154	187521	187803	188084	188366	188647	281
155	190332	190612	190892	191171	191451	279
156	193125	193403	193681	193959	194237	278
157	195900	196176	196453	196729	197005	276
158	198657	198932	199206	199481	199755	274
159	201397	201670	201943	202216	202488	273
160	204120	204391	204663	204934	205204	271
161	206826	207096	207365	207634	207904	269
162	209515	209783	210051	210319	210586	268
163	212188	212454	212720	212986	213252	266
164	214844	215109	215373	215638	215902	264
165	217484	217747	218010	218273	218536	263
166	220108	220370	220631	220892	221153	261
167	222716	222976	223236	223496	223755	260
168	225309	225568	225826	226084	226342	258
169	227887	228144	228400	228657	228913	257
170	230449	230704	230960	231215	231470	255
171	232996	233250	233504	233757	234011	254
172	235528	235781	236033	236285	236537	252
173	238046	238297	238548	238799	239049	251
174	240549	240799	241048	241297	241546	249
175	243038	243286	243534	243782	244030	248
176	245513	245759	246006	246252	246499	246
177	247973	248219	248464	248709	248954	245
178	250420	250664	250908	251151	251395	244
179	252853	253096	253338	253580	253822	242
180	255273	255514	255755	255996	256237	241
181	257679	257918	258158	258398	258637	240
182	260071	260310	260548	260787	261025	238
183	262451	262688	262925	263162	263399	237
184	264818	265054	265290	265525	265761	236
185	267172	267406	267641	267875	268110	234
186	269513	269746	269980	270213	270446	233
187	271842	272074	272306	272538	272770	232
188	274158	274389	274620	274850	275081	231
189	276462	276692	276921	277151	277380	229
190	278754	278982	279211	279439	279667	228
191	281033	281261	281488	281715	281942	227
192	283301	283527	283753	283979	284205	226
193	285557	285782	286007	286232	286456	225
194	287802	288026	288249	288473	288696	224
195	290035	290257	290480	290702	290925	222
196	292256	292478	292699	292920	293141	221
197	294466	294687	294907	295127	295347	220
198	296665	296884	297104	297323	297542	219
199	298853	299071	299289	299507	299725	218

For explanation see pp. (51-59).

Log. 300. No. 199.

No.	5	6	7	8	9	Diff.
150	177536	177825	178113	178401	178689	288
151	180413	180699	180986	181272	181558	286
152	183270	183555	183839	184123	184407	284
153	186108	186391	186674	186956	187239	283
154	188928	189209	189490	189771	190051	281
155	191730	192010	192289	192567	192846	279
156	194514	194792	195069	195346	195623	277
157	197281	197556	197832	198107	198382	275
158	200029	200303	200577	200850	201124	274
159	202761	203033	203305	203577	203848	272
160	205475	205746	206016	206286	206556	270
161	208173	208441	208710	208979	209247	269
162	210853	211121	211388	211654	211921	267
163	213518	213783	214049	214314	214579	265
164	216166	216430	216694	216957	217221	264
165	218798	219060	219323	219585	219846	262
166	221414	221675	221936	222196	222456	260
167	224015	224274	224533	224792	225051	259
168	226600	226858	227115	227372	227630	257
169	229170	229426	229682	229938	230193	256
170	231724	231979	232234	232488	232742	254
171	234264	234517	234770	235023	235276	253
172	236789	237041	237292	237544	237795	251
173	239299	239550	239800	240050	240300	250
174	241795	242044	242293	242541	242790	249
175	244277	244525	244772	245019	245266	247
176	246745	246991	247237	247482	247728	246
177	249198	249443	249687	249932	250176	244
178	251638	251881	252125	252368	252610	243
179	254064	254306	254548	254790	255031	242
180	256477	256718	256958	257198	257439	240
181	258877	259116	259355	259594	259833	239
182	261263	261501	261739	261976	262214	238
183	263636	263873	264109	264346	264582	236
184	265996	266232	266467	266702	266937	235
185	268344	268578	268812	269046	269279	234
186	270679	270912	271144	271377	271609	233
187	273001	273233	273464	273696	273927	231
188	275311	275542	275772	276002	276232	230
189	277609	277838	278067	278296	278525	229
190	279895	280123	280351	280578	280806	228
191	282169	282396	282622	282849	283075	226
192	284431	284656	284882	285107	285332	225
193	286681	286905	287130	287354	287578	224
194	288920	289143	289366	289589	289812	223
195	291147	291369	291591	291813	292034	222
196	293363	293584	293804	294025	294246	221
197	295567	295787	296007	296226	296446	220
198	297761	297979	298198	298416	298635	218
199	299943	300161	300378	300595	300813	217

Log. 301. No. 200.

No.	0	1	2	3	4	Diff.
200	301030	301247	301464	301681	301898	217
201	303196	303412	303628	303844	304059	216
202	305351	305566	305781	305996	306211	215
203	307496	307710	307924	308137	308351	214
204	309630	309843	310056	310268	310481	213
205	311754	311966	312177	312389	312600	212
206	313867	314078	314289	314499	314710	211
207	315970	316180	316390	316599	316809	210
208	318063	318272	318481	318689	318898	209
209	320146	320354	320562	320769	320977	208
210	322219	322426	322633	322839	323046	207
211	324282	324488	324694	324899	325105	206
212	326336	326541	326745	326950	327155	205
213	328380	328583	328787	328991	329194	204
214	330414	330617	330819	331022	331225	203
215	332438	332640	332842	333044	333246	202
216	334454	334655	334856	335057	335257	201
217	336460	336660	336860	337060	337260	200
218	338456	338656	338855	339054	339253	199
219	340444	340642	340841	341039	341237	198
220	342423	342620	342817	343014	343212	197
221	344392	344589	344785	344981	345178	196
222	346353	346549	346744	346939	347135	195
223	348305	348500	348694	348889	349083	194
224	350248	350442	350636	350829	351023	194
225	352183	352375	352568	352761	352954	193
226	354108	354301	354493	354685	354876	192
227	356026	356217	356408	356599	356790	191
228	357935	358125	358316	358506	358696	190
229	359835	360025	360215	360404	360593	190
230	361728	361917	362105	362294	362482	189
231	363612	363800	363988	364176	364363	188
232	365488	365675	365862	366049	366236	187
233	367356	367542	367729	367915	368101	186
234	369216	369401	369587	369772	369958	185
235	371068	371253	371437	371622	371806	185
236	372912	373096	373280	373464	373647	184
237	374748	374932	375115	375298	375481	183
238	376577	376759	376942	377124	377306	182
239	378398	378580	378761	378943	379124	182
240	380211	380392	380573	380754	380934	181
241	382017	382197	382377	382557	382737	180
242	383815	383995	384174	384353	384533	179
243	385606	385785	385964	386142	386321	179
244	387390	387568	387746	387923	388101	178
245	389166	389343	389520	389698	389875	177
246	390935	391112	391288	391464	391641	176
247	392697	392873	393048	393224	393400	176
248	394452	394627	394802	394977	395152	175
249	396199	396374	396548	396722	396896	174

For explanation see pp. (51-59).

Log. 397. No. 249.

No.	5	6	7	8	9	Diff.
200	302114	302331	302547	302764	302980	216
201	304275	304491	304706	304921	305136	215
202	306425	306639	306854	307068	307282	214
203	308564	308778	308991	309204	309417	213
204	310693	310906	311118	311330	311542	212
205	312812	313023	313234	313445	313656	211
206	314920	315130	315340	315551	315760	210
207	317018	317227	317436	317646	317854	209
208	319106	319314	319522	319730	319938	208
209	321184	321391	321598	321805	322012	207
210	323252	323458	323665	323871	324077	206
211	325310	325516	325721	325926	326131	205
212	327359	327563	327767	327972	328176	204
213	329398	329601	329805	330008	330211	203
214	331427	331630	331832	332034	332236	202
215	333447	333649	333850	334051	334253	201
216	335458	335658	335859	336059	336260	200
217	337459	337659	337858	338058	338257	199
218	339451	339650	339849	340047	340246	199
219	341435	341632	341830	342028	342225	198
220	343409	343606	343802	343999	344196	197
221	345374	345570	345766	345962	346157	196
222	347330	347525	347720	347915	348110	195
223	349278	349472	349666	349860	350054	194
224	351216	351410	351603	351796	351989	193
225	353147	353339	353532	353724	353916	192
226	355068	355260	355452	355643	355834	192
227	356981	357172	357363	357554	357744	191
228	358886	359076	359266	359456	359646	190
229	360783	360972	361161	361350	361539	189
230	362671	362859	363048	363236	363424	188
231	364551	364739	364926	365113	365301	187
232	366423	366610	366796	366983	367169	187
233	368287	368473	368659	368845	369030	186
234	370143	370328	370513	370698	370883	185
235	371991	372175	372360	372544	372728	184
236	373831	374015	374198	374382	374565	183
237	375664	375846	376029	376212	376394	183
238	377488	377670	377852	378034	378216	182
239	379306	379487	379668	379849	380030	181
240	381115	381296	381476	381656	381837	180
241	382917	383097	383277	383456	383636	180
242	384712	384891	385070	385249	385428	179
243	386499	386677	386856	387034	387212	178
244	388279	388456	388634	388811	388989	177
245	390051	390228	390405	390582	390759	177
246	391817	391993	392169	392345	392521	176
247	393575	393751	393926	394101	394277	175
248	395326	395501	395676	395850	396025	175
249	397071	397245	397419	397592	397766	174

Log. 397. No. 250.

No.	0	1	2	3	4	Diff.
250	397940	398114	398287	398461	398634	173
251	399674	399847	400020	400192	400365	173
252	401401	401573	401745	401917	402089	172
253	403121	403292	403464	403635	403807	171
254	404834	405005	405176	405346	405517	171
255	406540	406710	406881	407051	407221	170
256	408240	408410	408579	408749	408918	169
257	409933	410102	410271	410440	410609	169
258	411620	411788	411956	412124	412293	168
259	413300	413467	413635	413803	413970	167
260	414973	415140	415307	415474	415641	167
261	416641	416807	416973	417139	417306	166
262	418301	418467	418633	418798	418964	165
263	419956	420121	420286	420451	420616	165
264	421604	421768	421933	422097	422261	164
265	423246	423410	423574	423737	423901	163
266	424882	425045	425208	425371	425534	163
267	426511	426674	426836	426999	427161	162
268	428135	428297	428459	428621	428783	162
269	429752	429914	430075	430236	430398	161
270	431364	431525	431685	431846	432007	160
271	432969	433130	433290	433450	433610	160
272	434569	434729	434888	435048	435207	159
273	436163	436322	436481	436640	436799	159
274	437751	437909	438067	438226	438384	158
275	439333	439491	439648	439806	439964	157
276	440909	441066	441224	441381	441538	157
277	442480	442637	442793	442950	443106	156
278	444045	444201	444357	444513	444669	156
279	445604	445760	445915	446071	446226	155
280	447158	447313	447468	447623	447778	155
281	448706	448861	449015	449170	449324	154
282	450249	450403	450557	450711	450865	154
283	451786	451940	452093	452247	452400	153
284	453318	453471	453624	453777	453930	153
285	454845	454997	455150	455302	455454	152
286	456366	456518	456670	456821	456973	152
287	457882	458033	458184	458336	458487	151
288	459392	459543	459694	459845	459995	151
289	460898	461048	461198	461348	461499	150
290	462398	462548	462697	462847	462997	149
291	463893	464042	464191	464340	464490	149
292	465383	465532	465680	465829	465977	148
293	466868	467016	467164	467312	467460	148
294	468347	468495	468643	468790	468938	147
295	469822	469969	470116	470263	470410	147
296	471292	471438	471585	471732	471878	146
297	472756	472903	473049	473195	473341	146
298	474216	474362	474508	474653	474799	146
299	475671	475816	475962	476107	476252	145

For explanation see pp. (51-59).

Log. 476. No. 299.

No.	5	6	7	8	9	Diff.
250	398808	398981	399154	399328	399501	173
251	400538	400711	400883	401056	401228	173
252	402261	402433	402605	402777	402949	172
253	403978	404149	404320	404492	404663	171
254	405688	405858	406029	406199	406370	171
255	407391	407561	407731	407901	408070	170
256	409087	409257	409426	409595	409764	169
257	410777	410946	411114	411283	411451	169
258	412461	412629	412796	412964	413132	168
259	414137	414305	414472	414639	414806	167
260	415808	415974	416141	416308	416474	167
261	417472	417638	417804	417970	418135	166
262	419129	419295	419460	419625	419791	165
263	420781	420945	421110	421275	421439	165
264	422426	422590	422754	422918	423082	164
265	424065	424228	424392	424555	424718	163
266	425697	425860	426023	426186	426349	163
267	427324	427486	427648	427811	427973	162
268	428944	429106	429268	429429	429591	162
269	430559	430720	430881	431042	431203	161
270	432167	432328	432488	432649	432809	160
271	433770	433930	434090	434249	434409	160
272	435367	435526	435685	435844	436004	159
273	436957	437116	437275	437433	437592	159
274	438542	438701	438859	439017	439175	158
275	440122	440279	440437	440594	440752	157
276	441695	441852	442009	442166	442323	157
277	443263	443419	443576	443732	443889	156
278	444825	444981	445137	445293	445449	156
279	446382	446537	446692	446848	447003	155
280	447933	448088	448242	448397	448552	155
281	449478	449633	449787	449941	450095	154
282	451018	451172	451326	451479	451633	154
283	452553	452706	452859	453012	453165	153
284	454082	454235	454387	454540	454692	153
285	455606	455758	455910	456062	456214	152
286	457125	457276	457428	457579	457731	152
287	458638	458789	458940	459091	459242	151
288	460146	460296	460447	460597	460748	150
289	461649	461799	461948	462098	462248	150
290	463146	463296	463445	463594	463744	149
291	464639	464788	464936	465085	465234	149
292	466126	466274	466423	466571	466719	148
293	467608	467756	467904	468052	468200	148
294	469085	469233	469380	469527	469675	147
295	470557	470704	470851	470998	471145	147
296	472025	472171	472318	472464	472610	146
297	473487	473633	473779	473925	474071	146
298	474944	475090	475235	475381	475526	146
299	476397	476542	476687	476832	476976	145

Log. 477. No. 300.

No.	0	1	2	3	4	Diff.
300	477121	477266	477411	477555	477700	145
301	478566	478711	478855	478999	479143	144
302	480007	480151	480294	480438	480582	144
303	481443	481586	481729	481872	482016	143
304	482874	483016	483159	483302	483445	143
305	484300	484442	484585	484727	484869	142
306	485721	485863	486005	486147	486289	142
307	487138	487280	487421	487563	487704	141
308	488551	488692	488833	488974	489114	141
309	489958	490099	490239	490380	490520	140
310	491362	491502	491642	491782	491922	140
311	492760	492900	493040	493179	493319	139
312	494155	494294	494433	494572	494711	139
313	495544	495683	495822	495960	496099	138
314	496930	497068	497206	497344	497483	138
315	498311	498448	498586	498724	498862	138
316	499687	499824	499962	500099	500236	137
317	501059	501196	501333	501470	501607	137
318	502427	502564	502700	502837	502973	136
319	503791	503927	504063	504199	504335	136
320	505150	505286	505421	505557	505693	136
321	506505	506640	506776	506911	507046	135
322	507856	507991	508126	508260	508395	135
323	509203	509337	509471	509606	509740	134
324	510545	510679	510813	510947	511081	134
325	511883	512017	512151	512284	512418	133
326	513218	513351	513484	513617	513750	133
327	514548	514681	514813	514946	515079	133
328	515874	516006	516139	516271	516403	132
329	517196	517328	517460	517592	517724	132
330	518514	518646	518777	518909	519040	131
331	519828	519959	520090	520221	520353	131
332	521138	521269	521400	521530	521661	131
333	522444	522575	522705	522835	522966	130
334	523746	523876	524006	524136	524266	130
335	525045	525174	525304	525434	525563	129
336	526339	526469	526598	526727	526856	129
337	527630	527759	527888	528016	528145	129
338	528917	529045	529174	529302	529430	128
339	530200	530328	530456	530584	530712	128
340	531479	531607	531734	531862	531990	128
341	532754	532882	533009	533136	533264	127
342	534026	534153	534280	534407	534534	127
343	535294	535421	535547	535674	535800	126
344	536558	536685	536811	536937	537063	126
345	537819	537945	538071	538197	538322	126
346	539076	539202	539327	539452	539578	125
347	540329	540455	540580	540705	540830	125
348	541579	541704	541829	541953	542078	125
349	542825	542950	543074	543199	543323	124

For explanation see pp. (51-59).

Log. 543. No. 349.

No.	5	6	7	8	9	Diff.
300	477844	477989	478133	478278	478422	145
301	479287	479431	479575	479719	479863	144
302	480725	480869	481012	481156	481299	144
303	482159	482302	482445	482588	482731	143
304	483587	483730	483872	484015	484157	143
305	485011	485153	485295	485437	485579	142
306	486430	486572	486714	486855	486997	142
307	487845	487986	488127	488269	488410	141
308	489255	489396	489537	489677	489818	141
309	490661	490801	490941	491081	491222	140
310	492062	492201	492341	492481	492621	139
311	493458	493597	493737	493876	494015	139
312	494850	494989	495128	495267	495406	139
313	496238	496376	496515	496653	496791	138
314	497621	497759	497897	498035	498173	138
315	498999	499137	499275	499412	499550	138
316	500374	500511	500648	500785	500922	137
317	501744	501880	502017	502154	502291	137
318	503109	503246	503382	503518	503655	136
319	504471	504607	504743	504878	505014	136
320	505828	505964	506099	506234	506370	136
321	507181	507316	507451	507586	507721	135
322	508530	508664	508799	508934	509068	135
323	509874	510009	510143	510277	510411	134
324	511215	511349	511482	511616	511750	134
325	512551	512684	512818	512951	513084	133
326	513883	514016	514149	514282	514415	133
327	515211	515344	515476	515609	515741	133
328	516535	516668	516800	516932	517064	132
329	517855	517987	518119	518251	518382	132
330	519171	519303	519434	519566	519697	131
331	520484	520615	520745	520876	521007	131
332	521792	521922	522053	522183	522314	131
333	523096	523226	523356	523486	523616	130
334	524396	524526	524656	524785	524915	130
335	525693	525822	525951	526081	526210	129
336	526985	527114	527243	527372	527501	129
337	528274	528402	528531	528660	528788	129
338	529559	529687	529815	529943	530072	128
339	530840	530968	531096	531223	531351	128
340	532117	532245	532372	532500	532627	128
341	533391	533518	533645	533772	533899	127
342	534661	534787	534914	535041	535167	127
343	535927	536053	536180	536306	536432	126
344	537189	537315	537441	537567	537693	126
345	538448	538574	538699	538825	538951	126
346	539703	539829	539954	540079	540204	125
347	540955	541080	541205	541330	541454	125
348	542203	542327	542452	542576	542701	125
349	543447	543571	543696	543820	543944	124

Log. 544. No. 350.

No.	0	1	2	3	4	Diff.
350	544068	544192	544316	544440	544564	124
351	545307	545431	545555	545678	545802	124
352	546543	546666	546789	546913	547036	123
353	547775	547898	548021	548144	548267	123
354	549003	549126	549249	549371	549494	123
355	550228	550351	550473	550595	550717	122
356	551450	551572	551694	551816	551938	122
357	552668	552790	552911	553033	553155	121
358	553883	554004	554126	554247	554368	121
359	555094	555215	555336	555457	555578	121
360	556303	556423	556544	556664	556785	120
361	557507	557627	557748	557868	557988	120
362	558709	558829	558948	559068	559188	120
363	559907	560026	560146	560265	560385	119
364	561101	561221	561340	561459	561578	119
365	562293	562412	562531	562650	562769	119
366	563481	563600	563718	563837	563955	119
367	564666	564784	564903	565021	565139	118
368	565848	565966	566084	566202	566320	118
369	567026	567144	567262	567379	567497	118
370	568202	568319	568436	568554	568671	117
371	569374	569491	569608	569725	569842	117
372	570543	570660	570776	570893	571010	117
373	571709	571825	571942	572058	572174	116
374	572872	572988	573104	573220	573336	116
375	574031	574147	574263	574379	574494	116
376	575188	575303	575419	575534	575650	115
377	576341	576457	576572	576687	576802	115
378	577492	577607	577722	577836	577951	115
379	578639	578754	578868	578983	579097	114
380	579784	579898	580012	580126	580241	114
381	580925	581039	581153	581267	581381	114
382	582063	582177	582291	582404	582518	114
383	583199	583312	583426	583539	583652	113
384	584331	584444	584557	584670	584783	113
385	585461	585574	585686	585799	585912	113
386	586587	586700	586812	586925	587037	112
387	587711	587823	587935	588047	588160	112
388	588832	588944	589056	589167	589279	112
389	589950	590061	590173	590284	590396	112
390	591065	591176	591287	591399	591510	111
391	592177	592288	592399	592510	592621	111
392	593286	593397	593508	593618	593729	111
393	594393	594503	594614	594724	594834	110
394	595496	595606	595717	595827	595937	110
395	596597	596707	596817	596927	597037	110
396	597695	597805	597914	598024	598134	110
397	598791	598900	599009	599119	599228	109
398	599883	599992	600101	600210	600319	109
399	600973	601082	601191	601299	601408	109

For explanation see pp. (51-59).

Log. 601. No. 399.

No.	5	6	7	8	9	Diff.
350	544688	544812	544936	545060	545183	124
351	545925	546049	546172	546296	546419	124
352	547159	547282	547405	547529	547652	123
353	548389	548512	548635	548758	548881	123
354	549616	549739	549861	549984	550106	123
355	550840	550962	551084	551206	551328	122
356	552060	552181	552303	552425	552547	122
357	553276	553398	553519	553640	553762	121
358	554489	554610	554731	554852	554973	121
359	555699	555820	555940	556061	556182	121
360	556905	557026	557146	557267	557387	120
361	558108	558228	558349	558469	558589	120
362	559308	559428	559548	559667	559787	120
363	560504	560624	560743	560863	560982	119
364	561698	561817	561936	562055	562174	119
365	562887	563006	563125	563244	563362	119
366	564074	564192	564311	564429	564548	119
367	565257	565376	565494	565612	565730	118
368	566437	566555	566673	566791	566909	118
369	567614	567732	567849	567967	568084	118
370	568788	568905	569023	569140	569257	117
371	569959	570076	570193	570309	570426	117
372	571126	571243	571359	571476	571592	117
373	572291	572407	572523	572639	572755	116
374	573452	573568	573684	573800	573915	116
375	574610	574726	574841	574957	575072	116
376	575765	575880	575996	576111	576226	115
377	576917	577032	577147	577262	577377	115
378	578066	578181	578295	578410	578525	115
379	579212	579326	579441	579555	579669	114
380	580355	580469	580583	580697	580811	114
381	581495	581608	581722	581836	581950	114
382	582631	582745	582858	582972	583085	114
383	583765	583879	583992	584105	584218	113
384	584896	585009	585122	585235	585348	113
385	586024	586137	586250	586362	586475	113
386	587149	587262	587374	587486	587599	112
387	588272	588384	588496	588608	588720	112
388	589391	589503	589615	589726	589838	112
389	590507	590619	590730	590842	590953	112
390	591621	591732	591843	591955	592066	111
391	592732	592843	592954	593064	593175	111
392	593840	593950	594061	594171	594282	111
393	594945	595055	595165	595276	595386	110
394	596047	596157	596267	596377	596487	110
395	597146	597256	597366	597476	597586	110
396	598243	598353	598462	598572	598681	110
397	599337	599446	599556	599665	599774	109
398	600428	600537	600646	600755	600864	109
399	601517	601625	601734	601843	601951	109

Log. 602. No. 400.

No.	0	1	2	3	4	Diff.
400	602060	602169	602277	602386	602494	108
401	603144	603253	603361	603469	603577	108
402	604226	604334	604442	604550	604658	108
403	605305	605413	605521	605628	605736	108
404	606381	606489	606596	606704	606811	107
405	607455	607562	607669	607777	607884	107
406	608526	608633	608740	608847	608954	107
407	609594	609701	609808	609914	610021	107
408	610660	610767	610873	610979	611086	106
409	611723	611829	611936	612042	612148	106
410	612784	612890	612996	613102	613207	106
411	613842	613947	614053	614159	614264	106
412	614897	615003	615108	615213	615319	105
413	615950	616055	616160	616265	616370	105
414	617000	617105	617210	617315	617420	105
415	618048	618153	618257	618362	618466	105
416	619093	619198	619302	619406	619511	104
417	620136	620240	620344	620448	620552	104
418	621176	621280	621384	621488	621592	104
419	622214	622318	622421	622525	622628	104
420	623249	623353	623456	623559	623663	103
421	624282	624385	624488	624591	624695	103
422	625312	625415	625518	625621	625724	103
423	626340	626443	626546	626648	626751	103
424	627366	627468	627571	627673	627775	102
425	628389	628491	628593	628695	628797	102
426	629410	629512	629613	629715	629817	102
427	630428	630530	630631	630733	630835	102
428	631444	631545	631647	631748	631849	101
429	632457	632559	632660	632761	632862	101
430	633468	633569	633670	633771	633872	101
431	634477	634578	634679	634779	634880	101
432	635484	635584	635685	635785	635886	100
433	636488	636588	636688	636789	636889	100
434	637490	637590	637690	637790	637890	100
435	638489	638589	638689	638789	638888	100
436	639486	639586	639686	639785	639885	100
437	640481	640581	640680	640779	640879	99
438	641474	641573	641672	641771	641871	99
439	642465	642563	642662	642761	642860	99
440	643453	643551	643650	643749	643847	98
441	644439	644537	644636	644734	644832	98
442	645422	645521	645619	645717	645815	98
443	646404	646502	646600	646698	646796	98
444	647383	647481	647579	647676	647774	98
445	648360	648458	648555	648653	648750	97
446	649335	649432	649530	649627	649724	97
447	650308	650405	650502	650599	650696	97
448	651278	651375	651472	651569	651666	97
449	652246	652343	652440	652536	652633	97

For explanation see pp. (51-59).

Log. 653. No. 449.

No.	5	6	7	8	9	Diff.
400	602603	602711	602819	602928	603036	108
401	603686	603794	603902	604010	604118	108
402	604766	604874	604982	605089	605197	108
403	605844	605951	606059	606166	606274	108
404	606919	607026	607133	607241	607348	107
405	607991	608098	608205	608312	608419	107
406	609061	609167	609274	609381	609488	107
407	610128	610234	610341	610447	610554	107
408	611192	611298	611405	611511	611617	106
409	612254	612360	612466	612572	612678	106
410	613313	613419	613525	613630	613736	106
411	614370	614475	614581	614686	614792	106
412	615424	615529	615634	615740	615845	105
413	616476	616581	616686	616790	616895	105
414	617525	617629	617734	617839	617943	105
415	618571	618676	618780	618884	618989	105
416	619615	619719	619824	619928	620032	104
417	620656	620760	620864	620968	621072	104
418	621695	621799	621903	622007	622110	104
419	622732	622835	622939	623042	623146	104
420	623766	623869	623973	624076	624179	103
421	624798	624901	625004	625107	625210	103
422	625827	625929	626032	626135	626238	103
423	626853	626956	627058	627161	627263	103
424	627878	627980	628082	628185	628287	102
425	628900	629002	629104	629206	629308	102
426	629919	630021	630123	630224	630326	102
427	630936	631038	631139	631241	631342	102
428	631951	632052	632153	632255	632356	101
429	632963	633064	633165	633266	633367	101
430	633973	634074	634175	634276	634376	101
431	634981	635081	635182	635283	635383	101
432	635986	636087	636187	636287	636388	100
433	636989	637089	637189	637290	637390	100
434	637990	638090	638190	638290	638389	100
435	638988	639088	639188	639287	639387	100
436	639984	640084	640183	640283	640382	100
437	640978	641077	641177	641276	641375	99
438	641970	642069	642168	642267	642366	99
439	642959	643058	643156	643255	643354	99
440	643946	644044	644143	644242	644340	98
441	644931	645029	645127	645226	645324	98
442	645913	646011	646110	646208	646306	98
443	646894	646992	647089	647187	647285	98
444	647872	647969	648067	648165	648262	98
445	648848	648945	649043	649140	649237	97
446	649821	649919	650016	650113	650210	97
447	650793	650890	650987	651084	651181	97
448	651762	651859	651956	652053	652150	97
449	652730	652826	652923	653019	653116	97

Log. 653. No. 450.

No.	0	1	2	3	4	Diff.
450	653213	653309	653405	653502	653598	96
451	654177	654273	654369	654465	654562	96
452	655138	655235	655331	655427	655523	96
453	656098	656194	656290	656386	656482	96
454	657056	657152	657247	657343	657438	96
455	658011	658107	658202	658298	658393	95
456	658965	659060	659155	659250	659346	95
457	659916	660011	660106	660201	660296	95
458	660865	660960	661055	661150	661245	95
459	661813	661907	662002	662096	662191	94
460	662758	662852	662947	663041	663135	94
461	663701	663795	663889	663983	664078	94
462	664642	664736	664830	664924	665018	94
463	665581	665675	665769	665862	665956	94
464	666518	666612	666705	666799	666892	94
465	667453	667546	667640	667733	667826	93
466	668386	668479	668572	668665	668759	93
467	669317	669410	669503	669596	669689	93
468	670246	670339	670431	670524	670617	93
469	671173	671265	671358	671451	671543	93
470	672098	672190	672283	672375	672467	92
471	673021	673113	673205	673297	673390	92
472	673942	674034	674126	674218	674310	92
473	674861	674953	675045	675137	675228	92
474	675778	675870	675962	676053	676145	92
475	676694	676785	676876	676968	677059	91
476	677607	677698	677789	677881	677972	91
477	678518	678609	678700	678791	678882	91
478	679428	679519	679610	679700	679791	91
479	680336	680426	680517	680607	680698	91
480	681241	681332	681422	681513	681603	90
481	682145	682235	682326	682416	682506	90
482	683047	683137	683227	683317	683407	90
483	683947	684037	684127	684217	684307	90
484	684845	684935	685025	685114	685204	90
485	685742	685831	685921	686010	686100	90
486	686636	686726	686815	686904	686994	89
487	687529	687618	687707	687796	687886	89
488	688420	688509	688598	688687	688776	89
489	689309	689398	689486	689575	689664	89
490	690196	690285	690373	690462	690550	89
491	691081	691170	691258	691347	691435	88
492	691965	692053	692142	692230	692318	88
493	692847	692935	693023	693111	693199	88
494	693727	693815	693903	693991	694078	88
495	694605	694693	694781	694868	694956	88
496	695482	695569	695657	695744	695832	87
497	696356	696444	696531	696618	696706	87
498	697229	697317	697404	697491	697578	87
499	698101	698188	698275	698362	698449	87

For explanation see pp. (51-59).

Log. 698. No. 499.

No.	5	6	7	8	9	Diff.
450	653695	653791	653888	653984	654080	96
451	654658	654754	654850	654946	655042	96
452	655619	655715	655810	655906	656002	96
453	656577	656673	656769	656864	656960	96
454	657534	657629	657725	657820	657916	96
455	658488	658584	658679	658774	658870	95
456	659441	659536	659631	659726	659821	95
457	660391	660486	660581	660676	660771	95
458	661339	661434	661529	661623	661718	95
459	662286	662380	662475	662569	662663	94
460	663230	663324	663418	663512	663607	94
461	664172	664266	664360	664454	664548	94
462	665112	665206	665299	665393	665487	94
463	666050	666143	666237	666331	666424	94
464	666986	667079	667173	667266	667360	94
465	667920	668013	668106	668199	668293	93
466	668852	668945	669038	669131	669224	93
467	669782	669875	669967	670060	670153	93
468	670710	670802	670895	670988	671080	93
469	671636	671728	671821	671913	672005	92
470	672560	672652	672744	672836	672929	92
471	673482	673574	673666	673758	673850	92
472	674402	674494	674586	674677	674769	92
473	675320	675412	675503	675595	675687	92
474	676236	676328	676419	676511	676602	92
475	677151	677242	677333	677424	677516	91
476	678063	678154	678245	678336	678427	91
477	678973	679064	679155	679246	679337	91
478	679882	679973	680063	680154	680245	91
479	680789	680879	680970	681060	681151	91
480	681693	681784	681874	681964	682055	90
481	682596	682686	682777	682867	682957	90
482	683497	683587	683677	683767	683857	90
483	684396	684486	684576	684666	684756	90
484	685294	685383	685473	685563	685652	90
485	686189	686279	686368	686458	686547	90
486	687083	687172	687261	687351	687440	89
487	687975	688064	688153	688242	688331	89
488	688865	688953	689042	689131	689220	89
489	689753	689841	689930	690019	690107	89
490	690639	690728	690816	690905	690993	89
491	691524	691612	691700	691789	691877	88
492	692406	692494	692583	692671	692759	88
493	693287	693375	693463	693551	693639	88
494	694166	694254	694342	694430	694517	88
495	695044	695131	695219	695307	695394	88
496	695919	696007	696094	696182	696269	87
497	696793	696880	696968	697055	697142	87
498	697665	697752	697839	697926	698014	87
499	698535	698622	698709	698796	698883	87

Log. 698. No. 500.

No.	0	1	2	3	4	Diff.
500	698970	699057	699144	699231	699317	87
501	699838	699924	700011	700098	700184	87
502	700704	700790	700877	700963	701050	86
503	701568	701654	701741	701827	701913	86
504	702431	702517	702603	702689	702775	86
505	703291	703377	703463	703549	703635	86
506	704151	704236	704322	704408	704494	86
507	705008	705094	705179	705265	705350	86
508	705864	705949	706035	706120	706206	85
509	706718	706803	706888	706974	707059	85
510	707570	707655	707740	707826	707911	85
511	708421	708506	708591	708676	708761	85
512	709270	709355	709440	709524	709609	85
513	710117	710202	710287	710371	710456	85
514	710963	711048	711132	711217	711301	84
515	711807	711892	711976	712060	712144	84
516	712650	712734	712818	712902	712986	84
517	713491	713575	713659	713742	713826	84
518	714330	714414	714497	714581	714665	84
519	715167	715251	715335	715418	715502	84
520	716003	716087	716170	716254	716337	83
521	716838	716921	717004	717088	717171	83
522	717671	717754	717837	717920	718003	83
523	718502	718585	718668	718751	718834	83
524	719331	719414	719497	719580	719663	83
525	720159	720242	720325	720407	720490	83
526	720986	721068	721151	721233	721316	83
527	721811	721893	721975	722058	722140	82
528	722634	722716	722798	722881	722963	82
529	723456	723538	723620	723702	723784	82
530	724276	724358	724440	724522	724604	82
531	725095	725176	725258	725340	725422	82
532	725912	725993	726075	726156	726238	82
533	726727	726809	726890	726972	727053	81
534	727541	727623	727704	727785	727866	81
535	728354	728435	728516	728597	728678	81
536	729165	729246	729327	729408	729489	81
537	729974	730055	730136	730217	730298	81
538	730782	730863	730944	731024	731105	81
539	731589	731669	731750	731830	731911	81
540	732394	732474	732555	732635	732715	80
541	733197	733278	733358	733438	733518	80
542	733999	734079	734160	734240	734320	80
543	734800	734880	734960	735040	735120	80
544	735599	735679	735759	735838	735918	80
545	736397	736476	736556	736635	736715	80
546	737193	737272	737352	737431	737511	79
547	737987	738067	738146	738225	738305	79
548	738781	738860	738939	739018	739097	79
549	739572	739651	739731	739810	739889	79

For explanation see pp. (51-59).

Log. 740. No. 549.

No.	5	6	7	8	9	Diff.
500	699404	699491	699578	699664	699751	87
501	700271	700358	700444	700531	700617	87
502	701136	701222	701309	701395	701482	86
503	701999	702086	702172	702258	702344	86
504	702861	702947	703033	703119	703205	86
505	703721	703807	703893	703979	704065	86
506	704579	704665	704751	704837	704922	86
507	705436	705522	705607	705693	705778	86
508	706291	706376	706462	706547	706632	85
509	707144	707229	707315	707400	707485	85
510	707996	708081	708166	708251	708336	85
511	708846	708931	709015	709100	709185	85
512	709694	709779	709863	709948	710033	85
513	710540	710625	710710	710794	710879	85
514	711385	711470	711554	711639	711723	84
515	712229	712313	712397	712481	712566	84
516	713070	713154	713238	713323	713407	84
517	713910	713994	714078	714162	714246	84
518	714749	714833	714916	715000	715084	84
519	715586	715669	715753	715836	715920	84
520	716421	716504	716588	716671	716754	83
521	717254	717338	717421	717504	717587	83
522	718086	718169	718253	718336	718419	83
523	718917	719000	719083	719165	719248	83
524	719745	719828	719911	719994	720077	83
525	720573	720655	720738	720821	720903	83
526	721398	721481	721563	721646	721728	83
527	722222	722305	722387	722469	722552	82
528	723045	723127	723209	723291	723374	82
529	723866	723948	724030	724112	724194	82
530	724685	724767	724849	724931	725013	82
531	725503	725585	725667	725748	725830	82
532	726320	726401	726483	726564	726646	82
533	727134	727216	727297	727379	727460	81
534	727948	728029	728110	728191	728273	81
535	728759	728841	728922	729003	729084	81
536	729570	729651	729732	729813	729893	81
537	730378	730459	730540	730621	730702	81
538	731186	731266	731347	731428	731508	81
539	731991	732072	732152	732233	732313	81
540	732796	732876	732956	733037	733117	80
541	733598	733679	733759	733839	733919	80
542	734400	734480	734560	734640	734720	80
543	735200	735279	735359	735439	735519	80
544	735998	736078	736157	736237	736317	80
545	736795	736874	736954	737034	737113	80
546	737590	737670	737749	737829	737908	79
547	738384	738463	738543	738622	738701	79
548	739177	739256	739335	739414	739493	79
549	739968	740047	740126	740205	740284	79

Log. 740. No. 550.

No.	0	1	2	3	4	Diff.
550	740363	740442	740521	740600	740678	79
551	741152	741230	741309	741388	741467	79
552	741939	742018	742096	742175	742254	79
553	742725	742804	742882	742961	743039	78
554	743510	743588	743667	743745	743823	78
555	744293	744371	744449	744528	744606	78
556	745075	745153	745231	745309	745387	78
557	745855	745933	746011	746089	746167	78
558	746634	746712	746790	746868	746945	78
559	747412	747489	747567	747645	747722	78
560	748188	748266	748343	748421	748498	77
561	748963	749040	749118	749195	749272	77
562	749736	749814	749891	749968	750045	77
563	750508	750586	750663	750740	750817	77
564	751279	751356	751433	751510	751587	77
565	752048	752125	752202	752279	752356	77
566	752816	752893	752970	753047	753123	77
567	753583	753660	753736	753813	753889	77
568	754348	754425	754501	754578	754654	76
569	755112	755189	755265	755341	755417	76
570	755875	755951	756027	756103	756180	76
571	756636	756712	756788	756864	756940	76
572	757396	757472	757548	757624	757700	76
573	758155	758230	758306	758382	758458	76
574	758912	758988	759063	759139	759214	76
575	759668	759743	759819	759894	759970	75
576	760422	760498	760573	760649	760724	75
577	761176	761251	761326	761402	761477	75
578	761928	762003	762078	762153	762228	75
579	762679	762754	762829	762904	762978	75
580	763428	763503	763578	763653	763727	75
581	764176	764251	764326	764400	764475	75
582	764923	764998	765072	765147	765221	75
583	765669	765743	765818	765892	765966	74
584	766413	766487	766562	766636	766710	74
585	767156	767230	767304	767379	767453	74
586	767898	767972	768046	768120	768194	74
587	768638	768712	768786	768860	768934	74
588	769377	769451	769525	769599	769673	74
589	770115	770189	770263	770336	770410	74
590	770852	770926	770999	771073	771146	74
591	771587	771661	771734	771808	771881	73
592	772322	772395	772468	772542	772615	73
593	773055	773128	773201	773274	773348	73
594	773786	773860	773933	774006	774079	73
595	774517	774590	774663	774736	774809	73
596	775246	775319	775392	775465	775538	73
597	775974	776047	776120	776193	776265	73
598	776701	776774	776846	776919	776992	73
599	777427	777499	777572	777644	777717	72

For explanation see pp. (51-59).

Log. 778. No. 599.

No.	5	6	7	8	9	Diff.
550	740757	740836	740915	740994	741073	79
551	741546	741624	741703	741782	741860	79
552	742332	742411	742489	742568	742647	79
553	743118	743196	743275	743353	743431	78
554	743902	743980	744058	744136	744215	78
555	744684	744762	744840	744919	744997	78
556	745465	745543	745621	745699	745777	78
557	746245	746323	746401	746479	746556	78
558	747023	747101	747179	747256	747334	78
559	747800	747878	747955	748033	748110	78
560	748576	748653	748731	748808	748885	77
561	749350	749427	749504	749582	749659	77
562	750123	750200	750277	750354	750431	77
563	750894	750971	751048	751125	751202	77
564	751664	751741	751818	751895	751972	77
565	752433	752509	752586	752663	752740	77
566	753200	753277	753353	753430	753506	77
567	753966	754042	754119	754195	754272	77
568	754730	754807	754883	754960	755036	76
569	755494	755570	755646	755722	755799	76
570	756256	756332	756408	756484	756560	76
571	757016	757092	757168	757244	757320	76
572	757775	757851	757927	758003	758079	76
573	758533	758609	758685	758761	758836	76
574	759290	759366	759441	759517	759592	76
575	760045	760121	760196	760272	760347	75
576	760799	760875	760950	761025	761101	75
577	761552	761627	761702	761778	761853	75
578	762303	762378	762453	762529	762604	75
579	763053	763128	763203	763278	763353	75
580	763802	763877	763952	764027	764101	75
581	764550	764624	764699	764774	764848	75
582	765296	765370	765445	765520	765594	75
583	766041	766115	766190	766264	766338	74
584	766785	766859	766933	767007	767082	74
585	767527	767601	767675	767749	767823	74
586	768268	768342	768416	768490	768564	74
587	769008	769082	769156	769230	769303	74
588	769746	769820	769894	769968	770042	74
589	770484	770557	770631	770705	770778	74
590	771220	771293	771367	771440	771514	74
591	771955	772028	772102	772175	772248	73
592	772688	772762	772835	772908	772981	73
593	773421	773494	773567	773640	773713	73
594	774152	774225	774298	774371	774444	73
595	774882	774955	775028	775100	775173	73
596	775610	775683	775756	775829	775902	73
597	776338	776411	776483	776556	776629	73
598	777064	777137	777209	777282	777354	73
599	777789	777862	777934	778006	778079	72

Log. 778. No. 600.

No.	0	1	2	3	4	Diff.
600	778151	778224	778296	778368	778441	72
601	778874	778947	779019	779091	779163	72
602	779596	779669	779741	779813	779885	72
603	780317	780389	780461	780533	780605	72
604	781037	781109	781181	781253	781324	72
605	781755	781827	781899	781971	782042	72
606	782473	782544	782616	782688	782759	72
607	783189	783260	783332	783403	783475	71
608	783904	783975	784046	784118	784189	71
609	784617	784689	784760	784831	784902	71
610	785330	785401	785472	785543	785615	71
611	786041	786112	786183	786254	786325	71
612	786751	786822	786893	786964	787035	71
613	787460	787531	787602	787673	787744	71
614	788168	788239	788310	788381	788451	71
615	788875	788946	789016	789087	789157	71
616	789581	789651	789722	789792	789863	70
617	790285	790356	790426	790496	790567	70
618	790988	791059	791129	791199	791269	70
619	791691	791761	791831	791901	791971	70
620	792392	792462	792532	792602	792672	70
621	793092	793162	793231	793301	793371	70
622	793790	793860	793930	794000	794070	70
623	794488	794558	794627	794697	794767	70
624	795185	795254	795324	795393	795463	70
625	795880	795949	796019	796088	796158	69
626	796574	796644	796713	796782	796852	69
627	797268	797337	797406	797475	797545	69
628	797960	798029	798098	798167	798236	69
629	798651	798720	798789	798858	798927	69
630	799341	799409	799478	799547	799616	69
631	800029	800098	800167	800236	800305	69
632	800717	800786	800854	800923	800992	69
633	801404	801472	801541	801609	801678	69
634	802089	802158	802226	802295	802363	69
635	802774	802842	802910	802979	803047	68
636	803457	803525	803594	803662	803730	68
637	804139	804208	804276	804344	804412	68
638	804821	804889	804957	805025	805093	68
639	805501	805569	805637	805705	805773	68
640	806180	806248	806316	806384	806451	68
641	806858	806926	806994	807061	807129	68
642	807535	807603	807670	807738	807806	68
643	808211	808279	808346	808414	808481	67
644	808886	808953	809021	809088	809156	67
645	809560	809627	809694	809762	809829	67
646	810233	810300	810367	810434	810501	67
647	810904	810971	811039	811106	811173	67
648	811575	811642	811709	811776	811843	67
649	812245	812312	812379	812445	812512	67

For explanation see pp. (51-59).

Log. 812. No. 649.

No.	5	6	7	8	9	Diff.
600	778513	778585	778658	778730	778802	72
601	779236	779308	779380	779452	779524	72
602	779957	780029	780101	780173	780245	72
603	780677	780749	780821	780893	780965	72
604	781396	781468	781540	781612	781684	72
605	782114	782186	782258	782329	782401	72
606	782831	782902	782974	783046	783117	72
607	783546	783618	783689	783761	783832	71
608	784261	784332	784403	784475	784546	71
609	784974	785045	785116	785187	785259	71
610	785686	785757	785828	785899	785970	71
611	786396	786467	786538	786609	786680	71
612	787106	787177	787248	787319	787390	71
613	787815	787885	787956	788027	788098	71
614	788522	788593	788663	788734	788804	71
615	789228	789299	789369	789440	789510	71
616	789933	790004	790074	790144	790215	70
617	790637	790707	790778	790848	790918	70
618	791340	791410	791480	791550	791620	70
619	792041	792111	792181	792252	792322	70
620	792742	792812	792882	792952	793022	70
621	793441	793511	793581	793651	793721	70
622	794139	794209	794279	794349	794418	70
623	794836	794906	794976	795045	795115	70
624	795532	795602	795672	795741	795811	70
625	796227	796297	796366	796436	796505	69
626	796921	796990	797060	797129	797198	69
627	797614	797683	797752	797821	797890	69
628	798305	798374	798443	798513	798582	69
629	798996	799065	799134	799203	799272	69
630	799685	799754	799823	799892	799961	69
631	800373	800442	800511	800580	800648	69
632	801061	801129	801198	801266	801335	69
633	801747	801815	801884	801952	802021	69
634	802432	802500	802568	802637	802705	69
635	803116	803184	803252	803321	803389	68
636	803798	803867	803935	804003	804071	68
637	804480	804548	804616	804685	804753	68
638	805161	805229	805297	805365	805433	68
639	805841	805908	805976	806044	806112	68
640	806519	806587	806655	806723	806790	68
641	807197	807264	807332	807400	807467	68
642	807873	807941	808008	808076	808143	68
643	808549	808616	808684	808751	808818	67
644	809223	809290	809358	809425	809492	67
645	809896	809964	810031	810098	810165	67
646	810569	810636	810703	810770	810837	67
647	811240	811307	811374	811441	811508	67
648	811910	811977	812044	812111	812178	67
649	812579	812646	812713	812780	812847	67

Log. 812. No. 650.

No.	0	1	2	3	4	Diff.
650	812913	812980	813047	813114	813181	67
651	813581	813648	813714	813781	813848	67
652	814248	814314	814381	814447	814514	67
653	814913	814980	815046	815113	815179	66
654	815578	815644	815711	815777	815843	66
655	816241	816308	816374	816440	816506	66
656	816904	816970	817036	817102	817169	66
657	817565	817631	817698	817764	817830	66
658	818226	818292	818358	818424	818490	66
659	818885	818951	819017	819083	819149	66
660	819544	819610	819676	819741	819807	66
661	820201	820267	820333	820399	820464	66
662	820858	820924	820989	821055	821120	66
663	821514	821579	821645	821710	821775	65
664	822168	822233	822299	822364	822430	65
665	822822	822887	822952	823018	823083	65
666	823474	823539	823605	823670	823735	65
667	824126	824191	824256	824321	824386	65
668	824776	824841	824906	824971	825036	65
669	825426	825491	825556	825621	825686	65
670	826075	826140	826204	826269	826334	65
671	826723	826787	826852	826917	826981	65
672	827369	827434	827499	827563	827628	65
673	828015	828080	828144	828209	828273	64
674	828660	828724	828789	828853	828918	64
675	829304	829368	829432	829497	829561	64
676	829947	830011	830075	830139	830204	64
677	830589	830653	830717	830781	830845	64
678	831230	831294	831358	831422	831486	64
679	831870	831934	831998	832062	832126	64
680	832509	832573	832637	832700	832764	64
681	833147	833211	833275	833338	833402	64
682	833784	833848	833912	833975	834039	64
683	834421	834484	834548	834611	834675	64
684	835056	835120	835183	835247	835310	63
685	835691	835754	835817	835881	835944	63
686	836324	836387	836451	836514	836577	63
687	836957	837020	837083	837146	837210	63
688	837588	837652	837715	837778	837841	63
689	838219	838282	838345	838408	838471	63
690	838849	838912	838975	839038	839101	63
691	839478	839541	839604	839667	839729	63
692	840106	840169	840232	840294	840357	63
693	840733	840796	840859	840921	840984	63
694	841359	841422	841485	841547	841610	63
695	841985	842047	842110	842172	842235	62
696	842609	842672	842734	842796	842859	62
697	843233	843295	843357	843420	843482	62
698	843855	843918	843980	844042	844104	62
699	844477	844539	844601	844664	844726	62

For explanation see pp. (51-59).

Log. 845. No. 699.

No.	5	6	7	8	9	Diff.
650	813247	813314	813381	813448	813514	67
651	813914	813981	814048	814114	814181	67
652	814581	814647	814714	814780	814847	67
653	815246	815312	815378	815445	815511	66
654	815910	815976	816042	816109	816175	66
655	816573	816639	816705	816771	816838	66
656	817235	817301	817367	817433	817499	66
657	817896	817962	818028	818094	818160	66
658	818556	818622	818688	818754	818820	66
659	819215	819281	819346	819412	819478	66
660	819873	819939	820004	820070	820136	66
661	820530	820595	820661	820727	820792	66
662	821186	821251	821317	821382	821448	66
663	821841	821906	821972	822037	822103	65
664	822495	822560	822626	822691	822756	65
665	823148	823213	823279	823344	823409	65
666	823800	823865	823930	823996	824061	65
667	824451	824516	824581	824646	824711	65
668	825101	825166	825231	825296	825361	65
669	825751	825815	825880	825945	826010	65
670	826399	826464	826528	826593	826658	65
671	827046	827111	827175	827240	827305	65
672	827692	827757	827821	827886	827951	65
673	828338	828402	828467	828531	828595	64
674	828982	829046	829111	829175	829239	64
675	829625	829690	829754	829818	829882	64
676	830268	830332	830396	830460	830525	64
677	830909	830973	831037	831102	831166	64
678	831550	831614	831678	831742	831806	64
679	832189	832253	832317	832381	832445	64
680	832828	832892	832956	833020	833083	64
681	833466	833530	833593	833657	833721	64
682	834103	834166	834230	834294	834357	64
683	834739	834802	834866	834929	834993	64
684	835373	835437	835500	835564	835627	63
685	836007	836071	836134	836197	836261	63
686	836641	836704	836767	836830	836894	63
687	837273	837336	837399	837462	837525	63
688	837904	837967	838030	838093	838156	63
689	838534	838597	838660	838723	838786	63
690	839164	839227	839289	839352	839415	63
691	839792	839855	839918	839981	840043	63
692	840420	840482	840545	840608	840671	63
693	841046	841109	841172	841234	841297	63
694	841672	841735	841797	841860	841922	63
695	842297	842360	842422	842484	842547	62
696	842921	842983	843046	843108	843170	62
697	843544	843606	843669	843731	843793	62
698	844166	844229	844291	844353	844415	62
699	844788	844850	844912	844974	845036	62

Log. 845. No. 700.

No.	0	1	2	3	4	Diff.
700	845098	845160	845222	845284	845346	62
701	845718	845780	845842	845904	845966	62
702	846337	846399	846461	846523	846585	62
703	846955	847017	847079	847141	847202	62
704	847573	847634	847696	847758	847819	62
705	848189	848251	848312	848374	848435	62
706	848805	848866	848928	848989	849051	61
707	849419	849481	849542	849604	849665	61
708	850033	850095	850156	850217	850279	61
709	850646	850707	850769	850830	850891	61
710	851258	851320	851381	851442	851503	61
711	851870	851931	851992	852053	852114	61
712	852480	852541	852602	852663	852724	61
713	853090	853150	853211	853272	853333	61
714	853698	853759	853820	853881	853941	61
715	854306	854367	854428	854488	854549	61
716	854913	854974	855034	855095	855156	61
717	855519	855580	855640	855701	855761	61
718	856124	856185	856245	856306	856366	60
719	856729	856789	856850	856910	856970	60
720	857332	857393	857453	857513	857574	60
721	857935	857995	858056	858116	858176	60
722	858537	858597	858657	858718	858778	60
723	859138	859198	859258	859318	859379	60
724	859739	859799	859859	859918	859978	60
725	860338	860398	860458	860518	860578	60
726	860937	860996	861056	861116	861176	60
727	861534	861594	861654	861714	861773	60
728	862131	862191	862251	862310	862370	60
729	862728	862787	862847	862906	862966	60
730	863323	863382	863442	863501	863561	59
731	863917	863977	864036	864096	864155	59
732	864511	864570	864630	864689	864748	59
733	865104	865163	865222	865282	865341	59
734	865696	865755	865814	865874	865933	59
735	866287	866346	866405	866465	866524	59
736	866878	866937	866996	867055	867114	59
737	867467	867526	867585	867644	867703	59
738	868056	868115	868174	868233	868292	59
739	868644	868703	868762	868821	868879	59
740	869232	869290	869349	869408	869466	59
741	869818	869877	869935	869994	870053	59
742	870404	870462	870521	870579	870638	58
743	870989	871047	871106	871164	871223	58
744	871573	871631	871690	871748	871806	58
745	872156	872215	872273	872331	872389	58
746	872739	872797	872855	872913	872972	58
747	873321	873379	873437	873495	873553	58
748	873902	873960	874018	874076	874134	58
749	874482	874540	874598	874656	874714	58

For explanation see pp. (51-59).

Log 875. No. 749.

No.	5	6	7	8	9	Diff.
700	845408	845470	845532	845594	845656	62
701	846028	846090	846151	846213	846275	62
702	846646	846708	846770	846832	846894	62
703	847264	847326	847388	847449	847511	62
704	847881	847943	848004	848066	848128	62
705	848497	848559	848620	848682	848743	62
706	849112	849174	849235	849297	849358	61
707	849726	849788	849849	849911	849972	61
708	850340	850401	850462	850524	850585	61
709	850952	851014	851075	851136	851197	61
710	851564	851625	851686	851747	851809	61
711	852175	852236	852297	852358	852419	61
712	852785	852846	852907	852968	853029	61
713	853394	853455	853516	853577	853637	61
714	854002	854063	854124	854185	854245	61
715	854610	854670	854731	854792	854852	61
716	855216	855277	855337	855398	855459	61
717	855822	855882	855943	856003	856064	61
718	856427	856487	856548	856608	856668	60
719	857031	857091	857152	857212	857272	60
720	857634	857694	857755	857815	857875	60
721	858236	858297	858357	858417	858477	60
722	858838	858898	858958	859018	859078	60
723	859439	859499	859559	859619	859679	60
724	860038	860098	860158	860218	860278	60
725	860637	860697	860757	860817	860877	60
726	861236	861295	861355	861415	861475	60
727	861833	861893	861952	862012	862072	60
728	862430	862489	862549	862608	862668	60
729	863025	863085	863144	863204	863263	60
730	863620	863680	863739	863799	863858	59
731	864214	864274	864333	864392	864452	59
732	864808	864867	864926	864985	865045	59
733	865400	865459	865519	865578	865637	59
734	865992	866051	866110	866169	866228	59
735	866583	866642	866701	866760	866819	59
736	867173	867232	867291	867350	867409	59
737	867762	867821	867880	867939	867998	59
738	868350	868409	868468	868527	868586	59
739	868938	868997	869056	869114	869173	59
740	869525	869584	869642	869701	869760	59
741	870111	870170	870228	870287	870345	59
742	870696	870755	870813	870872	870930	58
743	871281	871339	871398	871456	871515	58
744	871865	871923	871981	872040	872098	58
745	872448	872506	872564	872622	872681	58
746	873030	873088	873146	873204	873262	58
747	873611	873669	873727	873785	873844	58
748	874192	874250	874308	874366	874424	58
749	874772	874830	874888	874945	875003	58

Log. 875. No. 750.

No.	0	1	2	3	4	Diff.
750	875061	875119	875177	875235	875293	58
751	875640	875698	875756	875813	875871	58
752	876218	876276	876333	876391	876449	58
753	876795	876853	876910	876968	877026	58
754	877371	877429	877487	877544	877602	58
755	877947	878004	878062	878119	878177	57
756	878522	878579	878637	878694	878752	57
757	879096	879153	879211	879268	879325	57
758	879669	879726	879784	879841	879898	57
759	880242	880299	880356	880413	880471	57
760	880814	880871	880928	880985	881042	57
761	881385	881442	881499	881556	881613	57
762	881955	882012	882069	882126	882183	57
763	882525	882581	882638	882695	882752	57
764	883093	883150	883207	883264	883321	57
765	883661	883718	883775	883832	883888	57
766	884229	884285	884342	884399	884455	57
767	884795	884852	884909	884965	885022	57
768	885361	885418	885474	885531	885587	57
769	885926	885983	886039	886096	886152	56
770	886491	886547	886604	886660	886716	56
771	887054	887111	887167	887223	887280	56
772	887617	887674	887730	887786	887842	56
773	888179	888236	888292	888348	888404	56
774	888741	888797	888853	888909	888965	56
775	889302	889358	889414	889470	889526	56
776	889862	889918	889974	890030	890086	56
777	890421	890477	890533	890589	890645	56
778	890980	891035	891091	891147	891203	56
779	891537	891593	891649	891705	891760	56
780	892095	892150	892206	892262	892317	56
781	892651	892707	892762	892818	892873	56
782	893207	893262	893318	893373	893429	56
783	893762	893817	893873	893928	893984	55
784	894316	894371	894427	894482	894538	55
785	894870	894925	894980	895036	895091	55
786	895423	895478	895533	895588	895644	55
787	895975	896030	896085	896140	896195	55
788	896526	896581	896636	896692	896747	55
789	897077	897132	897187	897242	897297	55
790	897627	897682	897737	897792	897847	55
791	898176	898231	898286	898341	898396	55
792	898725	898780	898835	898890	898944	55
793	899273	899328	899383	899437	899492	55
794	899821	899875	899930	899985	900039	55
795	900367	900422	900476	900531	900586	55
796	900913	900968	901022	901077	901131	55
797	901458	901513	901567	901622	901676	54
798	902003	902057	902112	902166	902221	54
799	902547	902601	902655	902710	902764	54

For explanation see pp. (51-59).

(352)

Log. 903. No. 799.

No.	5	6	7	8	9	Diff.
750	875351	875409	875466	875524	875582	58
751	875929	875987	876045	876102	876160	58
752	876507	876564	876622	876680	876737	58
753	877083	877141	877199	877256	877314	58
754	877659	877717	877774	877832	877889	58
755	878234	878292	878349	878407	878464	57
756	878809	878866	878924	878981	879039	57
757	879383	879440	879497	879555	879612	57
758	879956	880013	880070	880127	880185	57
759	880528	880585	880642	880699	880756	57
760	881099	881156	881213	881271	881328	57
761	881670	881727	881784	881841	881898	57
762	882240	882297	882354	882411	882468	57
763	882809	882866	882923	882980	883037	57
764	883377	883434	883491	883548	883605	57
765	883945	884002	884059	884115	884172	57
766	884512	884569	884625	884682	884739	57
767	885078	885135	885192	885248	885305	57
768	885644	885700	885757	885813	885870	57
769	886209	886265	886321	886378	886434	56
770	886773	886829	886885	886942	886998	56
771	887336	887392	887449	887505	887561	56
772	887898	887955	888011	888067	888123	56
773	888460	888516	888573	888629	888685	56
774	889021	889077	889134	889190	889246	56
775	889582	889638	889694	889750	889806	56
776	890141	890197	890253	890309	890365	56
777	890700	890756	890812	890868	890924	56
778	891259	891314	891370	891426	891482	56
779	891816	891872	891928	891983	892039	56
780	892373	892429	892484	892540	892595	56
781	892929	892985	893040	893096	893151	56
782	893484	893540	893595	893651	893706	56
783	894039	894094	894150	894205	894261	55
784	894593	894648	894704	894759	894814	55
785	895146	895201	895257	895312	895367	55
786	895699	895754	895809	895864	895920	55
787	896251	896306	896361	896416	896471	55
788	896802	896857	896912	896967	897022	55
789	897352	897407	897462	897517	897572	55
790	897902	897957	898012	898067	898122	55
791	898451	898506	898561	898615	898670	55
792	898999	899054	899109	899164	899218	55
793	899547	899602	899656	899711	899766	55
794	900094	900149	900203	900258	900312	55
795	900640	900695	900749	900804	900859	55
796	901186	901240	901295	901349	901404	55
797	901731	901785	901840	901894	901948	54
798	902275	902329	902384	902438	902492	54
799	902818	902873	902927	902981	903036	54

Log. 903. No. 800.

No.	0	1	2	3	4	Diff.
800	903090	903144	903199	903253	903307	54
801	903633	903687	903741	903795	903849	54
802	904174	904229	904283	904337	904391	54
803	904716	904770	904824	904878	904932	54
804	905256	905310	905364	905418	905472	54
805	905796	905850	905904	905958	906012	54
806	906335	906389	906443	906497	906551	54
807	906874	906927	906981	907035	907089	54
808	907411	907465	907519	907573	907626	54
809	907949	908002	908056	908110	908163	54
810	908485	908539	908592	908649	908699	54
811	909021	909074	909128	909181	909235	54
812	909556	909610	909663	909716	909770	53
813	910091	910144	910197	910251	910304	53
814	910624	910678	910731	910784	910838	53
815	911158	911211	911264	911317	911371	53
816	911690	911743	911797	911850	911903	53
817	912222	912275	912328	912381	912435	53
818	912753	912806	912859	912913	912966	53
819	913284	913337	913390	913443	913496	53
820	913814	913867	913920	913973	914026	53
821	914343	914396	914449	914502	914555	53
822	914872	914925	914977	915030	915083	53
823	915400	915453	915505	915558	915611	53
824	915927	915980	916033	916085	916138	53
825	916454	916507	916559	916612	916664	53
826	916980	917033	917085	917138	917190	53
827	917506	917558	917611	917663	917716	52
828	918030	918083	918135	918188	918240	52
829	918555	918607	918659	918712	918764	52
830	919078	919130	919183	919235	919287	52
831	919601	919653	919706	919758	919810	52
832	920123	920176	920228	920280	920332	52
833	920645	920697	920749	920801	920853	52
834	921166	921218	921270	921322	921374	52
835	921686	921738	921790	921842	921894	52
836	922206	922258	922310	922362	922414	52
837	922725	922777	922829	922881	922933	52
838	923244	923296	923348	923399	923451	52
839	923762	923814	923865	923917	923969	52
840	924279	924331	924383	924434	924486	52
841	924796	924848	924899	924951	925003	52
842	925312	925364	925415	925467	925518	52
843	925828	925879	925931	925982	926034	51
844	926342	926394	926445	926497	926548	51
845	926857	926908	926959	927011	927062	51
846	927370	927422	927473	927524	927576	51
847	927883	927935	927986	928037	928088	51
848	928396	928447	928498	928549	928601	51
849	928908	928959	929010	929061	929112	51

For explanation see pp. (51-59).

Log. 929. No. 849.

No.	5	6	7	8	9	Diff.
800	903361	903416	903470	903524	903578	54
801	903904	903958	904012	904066	904120	54
802	904445	904499	904553	904607	904661	54
803	904986	905040	905094	905148	905202	54
804	905526	905580	905634	905688	905742	54
805	906066	906119	906173	906227	906281	54
806	906604	906658	906712	906766	906820	54
807	907143	907196	907250	907304	907358	54
808	907680	907734	907787	907841	907895	54
809	908217	908270	908324	908378	908431	54
810	908753	908807	908860	908914	908967	54
811	909289	909342	909396	909449	909503	54
812	909823	909877	909930	909984	910037	53
813	910358	910411	910464	910518	910571	53
814	910891	910944	910998	911051	911104	53
815	911424	911477	911530	911584	911637	53
816	911956	912009	912063	912116	912169	53
817	912488	912541	912594	912647	912700	53
818	913019	913072	913125	913178	913231	53
819	913549	913602	913655	913708	913761	53
820	914079	914132	914184	914237	914290	53
821	914608	914660	914713	914766	914819	53
822	915136	915189	915241	915294	915347	53
823	915664	915716	915769	915822	915875	53
824	916191	916243	916296	916349	916401	53
825	916717	916770	916822	916875	916927	53
826	917243	917295	917348	917400	917453	53
827	917768	917820	917873	917925	917978	52
828	918293	918345	918397	918450	918502	52
829	918816	918869	918921	918973	919026	52
830	919340	919392	919444	919496	919549	52
831	919862	919914	919967	920019	920071	52
832	920384	920436	920489	920541	920593	52
833	920906	920958	921010	921062	921114	52
834	921426	921478	921530	921582	921634	52
835	921946	921998	922050	922102	922154	52
836	922466	922518	922570	922622	922674	52
837	922985	923037	923089	923140	923192	52
838	923503	923555	923607	923658	923710	52
839	924021	924072	924124	924176	924228	52
840	924538	924589	924641	924693	924744	52
841	925054	925106	925157	925209	925261	52
842	925570	925621	925673	925725	925776	52
843	926085	926137	926188	926240	926291	51
844	926600	926651	926702	926754	926805	51
845	927114	927165	927216	927268	927319	51
846	927627	927678	927730	927781	927832	51
847	928140	928191	928242	928293	928345	51
848	928652	928703	928754	928805	928857	51
849	929163	929215	929266	929317	929368	51

Log. 929. No. 850.

No.	0	1	2	3	4	Diff.
850	929419	929470	929521	929572	929623	51
851	929930	929981	930032	930083	930134	51
852	930440	930491	930542	930592	930643	51
853	930949	931000	931051	931102	931153	51
854	931458	931509	931560	931610	931661	51
855	931966	932017	932068	932118	932169	51
856	932474	932524	932575	932626	932677	51
857	932981	933031	933082	933133	933183	51
858	933487	933538	933589	933639	933690	51
859	933993	934044	934094	934145	934195	51
860	934498	934549	934599	934650	934700	50
861	935003	935054	935104	935154	935205	50
862	935507	935558	935608	935658	935709	50
863	936011	936061	936111	936162	936212	50
864	936514	936564	936614	936665	936715	50
865	937016	937066	937117	937167	937217	50
866	937518	937568	937618	937668	937718	50
867	938019	938069	938119	938169	938219	50
868	938520	938570	938620	938670	938720	50
869	939020	939070	939120	939170	939220	50
870	939519	939569	939619	939669	939719	50
871	940018	940068	940118	940168	940218	50
872	940516	940566	940616	940666	940716	50
873	941014	941064	941114	941163	941213	50
874	941511	941561	941611	941660	941710	50
875	942008	942058	942107	942157	942207	50
876	942504	942554	942603	942653	942702	50
877	943000	943049	943099	943148	943198	49
878	943495	943544	943593	943643	943692	49
879	943989	944038	944088	944137	944186	49
880	944483	944532	944581	944631	944680	49
881	944976	945025	945074	945124	945173	49
882	945469	945518	945567	945616	945665	49
883	945961	946010	946059	946108	946157	49
884	946452	946501	946551	946600	946649	49
885	946943	946992	947041	947090	947140	49
886	947434	947483	947532	947581	947630	49
887	947924	947973	948022	948070	948119	49
888	948413	948462	948511	948560	948609	49
889	948902	948951	948999	949048	949097	49
890	949390	949439	949488	949536	949585	49
891	949878	949926	949975	950024	950073	49
892	950365	950414	950462	950511	950560	49
893	950851	950900	950949	950997	951046	49
894	951338	951386	951435	951483	951532	49
895	951823	951872	951920	951969	952017	48
896	952308	952356	952405	952453	952502	48
897	952792	952841	952889	952938	952986	48
898	953276	953325	953373	953421	953470	48
899	953760	953808	953856	953905	953953	48

For explanation see pp. (51-59).

No.	5	6	7	8	9	Diff.
850	929674	929725	929776	929827	929879	51
851	930185	930236	930287	930338	930389	51
852	930694	930745	930796	930847	930898	51
853	931204	931254	931305	931356	931407	51
854	931712	931763	931814	931865	931915	51
855	932220	932271	932322	932372	932423	51
856	932727	932778	932829	932879	932930	51
857	933234	933285	933335	933386	933437	51
858	933740	933791	933841	933892	933943	51
859	934246	934296	934347	934397	934448	51
860	934751	934801	934852	934902	934953	50
861	935255	935306	935356	935406	935457	50
862	935759	935809	935860	935910	935960	50
863	936262	936313	936363	936413	936463	50
864	936765	936815	936865	936916	936966	50
865	937267	937317	937367	937418	937468	50
866	937769	937819	937869	937919	937969	50
867	938269	938320	938370	938420	938470	50
868	938770	938820	938870	938920	938970	50
869	939270	939320	939369	939419	939469	50
870	939769	939819	939869	939918	939968	50
871	940267	940317	940367	940417	940467	50
872	940765	940815	940865	940915	940964	50
873	941263	941313	941362	941412	941462	50
874	941760	941809	941859	941909	941958	50
875	942256	942306	942355	942405	942455	50
876	942752	942801	942851	942901	942950	50
877	943247	943297	943346	943396	943445	49
878	943742	943791	943841	943890	943939	49
879	944236	944285	944335	944384	944433	49
880	944729	944779	944828	944877	944927	49
881	945222	945272	945321	945370	945419	49
882	945715	945764	945813	945862	945912	49
883	946207	946256	946305	946354	946403	49
884	946698	946747	946796	946845	946894	49
885	947189	947238	947287	947336	947385	49
886	947679	947728	947777	947826	947875	49
887	948168	948217	948266	948315	948364	49
888	948657	948706	948755	948804	948853	49
889	949146	949195	949244	949292	949341	49
890	949634	949683	949731	949780	949829	49
891	950121	950170	950219	950267	950316	49
892	950608	950657	950706	950754	950803	49
893	951095	951143	951192	951240	951289	49
894	951580	951629	951677	951726	951775	49
895	952066	952114	952163	952211	952260	48
896	952550	952599	952647	952696	952744	48
897	953034	953083	953131	953180	953228	48
898	953518	953566	953615	953663	953711	48
899	954001	954049	954098	954146	954194	48

Log. 954. No. 900.

No.	0	1	2	3	4	Diff.
900	954243	954291	954339	954387	954435	48
901	954725	954773	954821	954869	954918	48
902	955207	955255	955303	955351	955399	48
903	955688	955736	955784	955832	955880	48
904	956168	956216	956265	956313	956361	48
905	956649	956697	956745	956793	956840	48
906	957128	957176	957224	957272	957320	48
907	957607	957655	957703	957751	957799	48
908	958086	958134	958181	958229	958277	48
909	958564	958612	958659	958707	958755	48
910	959041	959089	959137	959185	959232	48
911	959518	959566	959614	959661	959709	48
912	959995	960042	960090	960138	960185	48
913	960471	960518	960566	960613	960661	48
914	960946	960994	961041	961089	961136	47
915	961421	961469	961516	961563	961611	47
916	961895	961943	961990	962038	962085	47
917	962369	962417	962464	962511	962559	47
918	962843	962890	962937	962985	963032	47
919	963316	963363	963410	963457	963504	47
920	963788	963835	963882	963929	963977	47
921	964260	964307	964354	964401	964448	47
922	964731	964778	964825	964872	964919	47
923	965202	965249	965296	965343	965390	47
924	965672	965719	965766	965813	965860	47
925	966142	966189	966236	966283	966329	47
926	966611	966658	966705	966752	966799	47
927	967080	967127	967173	967220	967267	47
928	967548	967595	967642	967688	967735	47
929	968016	968062	968109	968156	968203	47
930	968483	968530	968576	968623	968670	47
931	968950	968996	969043	969090	969136	47
932	969416	969463	969509	969556	969602	47
933	969882	969928	969975	970021	970068	47
934	970347	970393	970440	970486	970533	46
935	970812	970858	970904	970951	970997	46
936	971276	971322	971369	971415	971461	46
937	971740	971786	971832	971879	971925	46
938	972203	972249	972295	972342	972388	46
939	972666	972712	972758	972804	972851	46
940	973128	973174	973220	973266	973313	46
941	973590	973636	973682	973728	973774	46
942	974051	974097	974143	974189	974235	46
943	974512	974558	974604	974650	974696	46
944	974972	975018	975064	975110	975156	46
945	975432	975478	975524	975570	975616	46
946	975891	975937	975983	976029	976075	46
947	976350	976396	976442	976488	976533	46
948	976808	976854	976900	976946	976992	46
949	977266	977312	977358	977403	977449	46

For explanation see pp. (51-59).

(358)

Log. 977. No. 949.

No.	5	6	7	8	9	Diff.
900	954484	954532	954580	954628	954677	48
901	954966	955014	955062	955110	955158	48
902	955447	955495	955543	955592	955640	48
903	955928	955976	956024	956072	956120	48
904	956409	956457	956505	956553	956601	48
905	956888	956936	956984	957032	957080	48
906	957368	957416	957464	957512	957559	48
907	957847	957894	957942	957990	958038	48
908	958325	958373	958421	958468	958516	48
909	958803	958850	958898	958946	958994	48
910	959280	959328	959375	959423	959471	48
911	959757	959804	959852	959900	959947	48
912	960233	960280	960328	960376	960423	48
913	960709	960756	960804	960851	960899	48
914	961184	961231	961279	961326	961374	47
915	961658	961706	961753	961801	961848	47
916	962132	962180	962227	962275	962322	47
917	962606	962653	962701	962748	962795	47
918	963079	963126	963174	963221	963268	47
919	963552	963599	963646	963693	963741	47
920	964024	964071	964118	964165	964212	47
921	964495	964542	964590	964637	964684	47
922	964966	965013	965061	965108	965155	47
923	965437	965484	965531	965578	965625	47
924	965907	965954	966001	966048	966095	47
925	966376	966423	966470	966517	966564	47
926	966845	966892	966939	966986	967033	47
927	967314	967361	967408	967454	967501	47
928	967782	967829	967875	967922	967969	47
929	968249	968296	968343	968390	968436	47
930	968716	968763	968810	968856	968903	47
931	969183	969229	969276	969323	969369	47
932	969649	969695	969742	969789	969835	47
933	970114	970161	970207	970254	970300	47
934	970579	970626	970672	970719	970765	46
935	971044	971090	971137	971183	971229	46
936	971508	971554	971601	971647	971693	46
937	971971	972018	972064	972110	972157	46
938	972434	972481	972527	972573	972619	46
939	972897	972943	972989	973035	973082	46
940	973359	973405	973451	973497	973543	46
941	973820	973866	973913	973959	974005	46
942	974281	974327	974374	974420	974466	46
943	974742	974788	974834	974880	974926	46
944	975202	975248	975294	975340	975386	46
945	975662	975707	975753	975799	975845	46
946	976121	976167	976212	976258	976304	46
947	976579	976625	976671	976717	976763	46
948	977037	977083	977129	977175	977220	46
949	977495	977541	977586	977632	977678	46

Log. 977. No. 950.

No.	0	1	2	3	4	Diff.
950	977724	977769	977815	977861	977906	46
951	978181	978226	978272	978317	978363	46
952	978637	978683	978728	978774	978819	46
953	979093	979138	979184	979230	979275	46
954	979548	979594	979639	979685	979730	46
955	980003	980049	980094	980140	980185	45
956	980458	980503	980549	980594	980640	45
957	980912	980957	981003	981048	981093	45
958	981366	981411	981456	981501	981547	45
959	981819	981864	981909	981954	982000	45
960	982271	982316	982362	982407	982452	45
961	982723	982769	982814	982859	982904	45
962	983175	983220	983265	983310	983356	45
963	983626	983671	983716	983762	983807	45
964	984077	984122	984167	984212	984257	45
965	984527	984572	984617	984662	984707	45
966	984977	985022	985067	985112	985157	45
967	985426	985471	985516	985561	985606	45
968	985875	985920	985965	986010	986055	45
969	986324	986369	986413	986458	986503	45
970	986772	986817	986861	986906	986951	45
971	987219	987264	987309	987353	987398	45
972	987666	987711	987756	987800	987845	45
973	988113	988157	988202	988247	988291	45
974	988559	988604	988648	988693	988737	45
975	989005	989049	989094	989138	989183	45
976	989450	989494	989539	989583	989628	44
977	989895	989939	989983	990028	990072	44
978	990339	990383	990428	990472	990516	44
979	990783	990827	990871	990916	990960	44
980	991226	991270	991315	991359	991403	44
981	991669	991713	991758	991802	991846	44
982	992111	992156	992200	992244	992288	44
983	992554	992598	992642	992686	992730	44
984	992995	993039	993083	993127	993172	44
985	993436	993480	993524	993568	993613	44
986	993877	993921	993965	994009	994053	44
987	994317	994361	994405	994449	994493	44
988	994757	994801	994845	994889	994933	44
989	995196	995240	995284	995328	995372	44
990	995635	995679	995723	995767	995811	44
991	996074	996117	996161	996205	996249	44
992	996512	996555	996599	996643	996687	44
993	996949	996993	997037	997080	997124	44
994	997386	997430	997474	997517	997561	44
995	997823	997867	997910	997954	997998	44
996	998259	998303	998347	998390	998434	44
997	998695	998739	998782	998826	998869	44
998	999131	999174	999218	999261	999305	44
999	999565	999609	999652	999696	999739	43

For explanation see pp. (51-59).

Log. 999. No. 999.

No.	5	6	7	8	9	Diff.
950	977952	977998	978043	978089	978135	46
951	978409	978454	978500	978546	978591	46
952	978865	978911	978956	979002	979047	46
953	979321	979366	979412	979457	979503	46
954	979776	979821	979867	979912	979958	46
955	980231	980276	980322	980367	980412	45
956	980685	980730	980776	980821	980867	45
957	981139	981184	981229	981275	981320	45
958	981592	981637	981683	981728	981773	45
959	982045	982090	982135	982181	982226	45
960	982497	982543	982588	982633	982678	45
961	982949	982994	983040	983085	983130	45
962	983401	983446	983491	983536	983581	45
963	983852	983897	983942	983987	984032	45
964	984302	984347	984392	984437	984482	45
965	984752	984797	984842	984887	984932	45
966	985202	985247	985292	985337	985382	45
967	985651	985696	985741	985786	985830	45
968	986100	986144	986189	986234	986279	45
969	986548	986593	986637	986682	986727	45
970	986996	987040	987085	987130	987175	45
971	987443	987488	987532	987577	987622	45
972	987890	987934	987979	988024	988068	45
973	988336	988381	988425	988470	988514	45
974	988782	988826	988871	988916	988960	45
975	989227	989272	989316	989361	989405	45
976	989672	989717	989761	989806	989850	44
977	990117	990161	990206	990250	990294	44
978	990561	990605	990650	990694	990738	44
979	991004	991049	991093	991137	991182	44
980	991448	991492	991536	991580	991625	44
981	991890	991935	991979	992023	992067	44
982	992333	992377	992421	992465	992509	44
983	992774	992819	992863	992907	992951	44
984	993216	993260	993304	993348	993392	44
985	993657	993701	993745	993789	993833	44
986	994097	994141	994185	994229	994273	44
987	994537	994581	994625	994669	994713	44
988	994977	995021	995065	995108	995152	44
989	995416	995460	995504	995547	995591	44
990	995854	995898	995942	995986	996030	44
991	996293	996337	996380	996424	996468	44
992	996731	996774	996818	996862	996906	44
993	997168	997212	997255	997299	997343	44
994	997605	997648	997692	997736	997779	44
995	998041	998085	998129	998172	998216	44
996	998477	998521	998564	998608	998652	44
997	998913	998956	999000	999043	999087	44
998	999348	999392	999435	999479	999522	44
999	999783	999826	999870	999913	999957	43

1 Year					2 Years				
100 <i>i</i>	log (1 + <i>i</i>)	log $\frac{1}{a_1}$	Factor		log (1 + <i>i</i>) ²	log $\frac{1}{a_2}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0.002 1661	0.002 1661	232.0		0.004 3321	$\bar{1}.702$ 2177	154.8	$\frac{1}{2}$	
1	004 3214	004 3214	232.7		008 6427	705 4467	155.4	1	
$1\frac{1}{8}$	0.004 8585	0.004 8585	233.0		0.009 7171	$\bar{1}.706$ 2510	155.6	$1\frac{1}{8}$	
$1\frac{1}{4}$	005 3950	005 3950	233.3		010 7901	707 0543	155.9	$1\frac{1}{4}$	
$1\frac{3}{8}$	005 9309	005 9309	233.6		011 8617	707 8561	156.1	$1\frac{3}{8}$	
$1\frac{1}{2}$	006 4660	006 4660	233.8		012 9321	708 6571	156.3	$1\frac{1}{2}$	
$1\frac{5}{8}$	0.007 0006	0.007 0006	234.2		0.014 0011	$\bar{1}.709$ 4567	156.5	$1\frac{5}{8}$	
$1\frac{3}{4}$	007 5344	007 5344	234.4		015 0688	710 2553	156.8	$1\frac{3}{4}$	
$1\frac{7}{8}$	008 0676	008 0676	234.7		016 1352	711 0527	157.0	$1\frac{7}{8}$	
2	008 6002	008 6002	235.0		017 2003	711 8490	157.2	2	
$2\frac{1}{8}$	0.009 1321	0.009 1321	235.3		0.018 2641	$\bar{1}.712$ 6441	157.4	$2\frac{1}{8}$	
$2\frac{1}{4}$	009 6633	009 6633	235.6		019 3266	713 4381	157.7	$2\frac{1}{4}$	
$2\frac{3}{8}$	010 1939	010 1939	235.8		020 3878	714 2309	157.9	$2\frac{3}{8}$	
$2\frac{1}{2}$	010 7239	010 7239	236.2		021 4477	715 0227	158.1	$2\frac{1}{2}$	
$2\frac{5}{8}$	0.011 2532	0.011 2532	236.5		0.022 5063	$\bar{1}.715$ 8133	158.3	$2\frac{5}{8}$	
$2\frac{3}{4}$	011 7818	011 7818	236.7		023 5637	716 6028	158.5	$2\frac{3}{4}$	
$2\frac{7}{8}$	012 3098	012 3098	237.0		024 6197	717 3912	158.8	$2\frac{7}{8}$	
3	012 8372	012 8372	237.3		025 6744	718 1784	159.0	3	
$3\frac{1}{8}$	0.013 3640	0.013 3640	237.6		0.026 7279	$\bar{1}.718$ 9645	159.2	$3\frac{1}{8}$	
$3\frac{1}{4}$	013 8901	013 8901	237.9		027 7801	719 7496	159.5	$3\frac{1}{4}$	
$3\frac{3}{8}$	014 4155	014 4155	238.2		028 8310	720 5335	159.7	$3\frac{3}{8}$	
$3\frac{1}{2}$	014 9403	014 9403	238.5		029 8807	721 3163	159.9	$3\frac{1}{2}$	
$3\frac{5}{8}$	0.015 4645	0.015 4645	238.7		0.030 9291	$\bar{1}.722$ 0980	160.1	$3\frac{5}{8}$	
$3\frac{3}{4}$	015 9881	015 9881	239.1		031 9762	722 8786	160.4	$3\frac{3}{4}$	
$3\frac{7}{8}$	016 5110	016 5110	239.3		033 0221	723 6581	160.6	$3\frac{7}{8}$	
4	017 0333	017 0333	239.6		034 0667	724 4365	160.8	4	
$4\frac{1}{8}$	0.017 5550	0.017 5550	239.9		0.035 1100	$\bar{1}.725$ 2138	161.0	$4\frac{1}{8}$	
$4\frac{1}{4}$	018 0761	018 0761	240.2		036 1521	725 9901	161.3	$4\frac{1}{4}$	
$4\frac{3}{8}$	018 5965	018 5965	240.5		037 1930	726 7652	161.5	$4\frac{3}{8}$	
$4\frac{1}{2}$	019 1163	019 1163	240.8		038 2326	727 5393	161.7	$4\frac{1}{2}$	
$4\frac{5}{8}$	0.019 6355	0.019 6355	241.1		0.039 2709	$\bar{1}.728$ 3123	161.9	$4\frac{5}{8}$	
$4\frac{3}{4}$	020 1540	020 1540	241.3		040 3081	729 0842	162.2	$4\frac{3}{4}$	
$4\frac{7}{8}$	020 6720	020 6720	241.6		041 3439	729 8550	162.4	$4\frac{7}{8}$	
5	021 1893	021 1893	241.9		042 3786	730 6248	162.6	5	
$5\frac{1}{8}$	0.021 7060	0.021 7060	242.2		0.043 4120	$\bar{1}.731$ 3934	162.8	$5\frac{1}{8}$	
$5\frac{1}{4}$	022 2221	022 2221	242.5		044 4442	732 1610	163.1	$5\frac{1}{4}$	
$5\frac{3}{8}$	022 7376	022 7376	242.8		045 4752	732 9275	163.3	$5\frac{3}{8}$	
$5\frac{1}{2}$	023 2525	023 2525	243.1		046 5049	733 6931	163.5	$5\frac{1}{2}$	
$5\frac{5}{8}$	0.023 7667	0.023 7667	243.3		0.047 5334	$\bar{1}.734$ 4576	163.8	$5\frac{5}{8}$	
$5\frac{3}{4}$	024 2804	024 2804	243.7		048 5608	735 2209	164.0	$5\frac{3}{4}$	
$5\frac{7}{8}$	024 7934	024 7934	243.9		049 5868	735 9832	164.2	$5\frac{7}{8}$	
6	025 3059	025 3059	244.4		050 6117	736 7445	164.5	6	
$6\frac{1}{4}$	0.026 3289	0.026 3289	244.9		0.052 6579	$\bar{1}.738$ 2639	165.0	$6\frac{1}{4}$	
$6\frac{1}{2}$	027 3496	027 3496	245.5		054 6992	739 7792	165.4	$6\frac{1}{2}$	
$6\frac{3}{4}$	028 3679	028 3679	246.1		056 7358	741 2903	165.9	$6\frac{3}{4}$	
7	029 3838	029 3838	246.7		058 7676	742 7972	166.3	7	
$7\frac{1}{4}$	0.030 3973	0.030 3973	247.2		0.060 7946	$\bar{1}.744$ 3001	166.8	$7\frac{1}{4}$	
$7\frac{1}{2}$	031 4085	031 4085	247.8		062 8169	745 7988	167.3	$7\frac{1}{2}$	
$7\frac{3}{4}$	032 4173	032 4173	248.4		064 8346	747 2935	167.7	$7\frac{3}{4}$	
8	033 4238	033 4238	249.0		066 8475	748 7843	168.2	8	
$8\frac{1}{4}$	0.034 4279	0.034 4279	249.5		0.068 8558	$\bar{1}.750$ 2708	168.6	$8\frac{1}{4}$	
$8\frac{1}{2}$	035 4297	035 4297	250.1		070 8595	751 7534	169.1	$8\frac{1}{2}$	
$8\frac{3}{4}$	036 4293	036 4293	250.7		072 8585	753 2321	169.5	$8\frac{3}{4}$	
9	037 4265	037 4265	251.3		074 8530	754 7067	170.0	9	
$9\frac{1}{4}$	0.038 4214	0.038 4214	251.8		0.076 8429	$\bar{1}.756$ 1774	170.4	$9\frac{1}{4}$	
$9\frac{1}{2}$	039 4141	039 4141	252.4		078 8282	757 6442	170.9	$9\frac{1}{2}$	
$9\frac{3}{4}$	040 4045	040 4045	253.0		080 8091	759 1071	171.4	$9\frac{3}{4}$	
10	041 3927	041 3927	...		082 7854	760 5660	...	10	

For explanation see pp. (60-80)

COMPOUND INTEREST AND ANNUITIES

3 Years				4 Years			
100 <i>i</i>	$\log(1+i)^3$	$\log \frac{1}{a_3}$	Factor	$\log(1+i)^4$	$\log \frac{1}{a_4}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.006 4982	$\bar{I} \cdot 527$ 2073	116.3	0.008 6642	$\bar{I} \cdot 403$ 3484	93.14	$\frac{1}{2}$
1	012 9641	531 5071	116.8	017 2855	408 7166	93.58	1
$1\frac{1}{8}$	0.014 5756	$\bar{I} \cdot 532$ 5777	117.0	0.019 4341	$\bar{I} \cdot 410$ 0524	93.75	$1\frac{1}{8}$
$1\frac{1}{4}$	016 1851	533 6465	117.2	021 5801	411 3858	93.93	$1\frac{1}{4}$
$1\frac{1}{2}$	017 7926	534 7135	117.3	023 7235	412 7166	94.11	$1\frac{1}{2}$
$1\frac{3}{4}$	019 3981	535 7787	117.5	025 8642	414 0449	94.27	$1\frac{3}{4}$
$1\frac{5}{8}$	0.021 0017	$\bar{I} \cdot 536$ 8422	117.7	0.028 0022	$\bar{I} \cdot 415$ 3709	94.45	$1\frac{5}{8}$
$1\frac{3}{2}$	022 6033	537 9040	117.9	030 1377	416 6943	94.62	$1\frac{3}{2}$
$1\frac{7}{8}$	024 2029	538 9640	118.1	032 2705	418 0154	94.80	$1\frac{7}{8}$
2	025 8005	540 0223	118.3	034 4007	419 3340	94.98	2
$2\frac{1}{8}$	0.027 3962	$\bar{I} \cdot 541$ 0789	118.5	0.036 5283	$\bar{I} \cdot 420$ 6501	95.14	$2\frac{1}{8}$
$2\frac{1}{4}$	028 9900	542 1337	118.7	038 6533	421 9639	95.33	$2\frac{1}{4}$
$2\frac{1}{2}$	030 5817	543 1869	118.9	040 7757	423 2752	95.49	$2\frac{1}{2}$
$2\frac{3}{4}$	032 1716	544 2383	119.1	042 8955	424 5842	95.68	$2\frac{3}{4}$
$2\frac{5}{8}$	0.033 7595	$\bar{I} \cdot 545$ 2879	119.3	0.045 0127	$\bar{I} \cdot 425$ 8907	95.84	$2\frac{5}{8}$
$2\frac{3}{2}$	035 3455	546 3359	119.5	047 1273	427 1949	96.03	$2\frac{3}{2}$
$2\frac{7}{8}$	036 9295	547 3821	119.7	049 2394	428 4966	96.21	$2\frac{7}{8}$
3	038 5117	548 4267	119.9	051 3489	429 7959	96.38	3
$3\frac{1}{8}$	0.040 0919	$\bar{I} \cdot 549$ 4696	120.1	0.053 4558	$\bar{I} \cdot 431$ 0929	96.55	$3\frac{1}{8}$
$3\frac{1}{4}$	041 6702	550 5108	120.3	055 5602	432 3876	96.73	$3\frac{1}{4}$
$3\frac{1}{2}$	043 2466	551 5502	120.4	057 6621	433 6798	96.91	$3\frac{1}{2}$
$3\frac{3}{4}$	044 8210	552 5881	120.6	059 7614	434 9697	97.09	$3\frac{3}{4}$
$3\frac{5}{8}$	0.046 3936	$\bar{I} \cdot 553$ 6244	120.8	0.061 8582	$\bar{I} \cdot 436$ 2572	97.25	$3\frac{5}{8}$
$3\frac{3}{2}$	047 9643	554 6588	121.0	063 9524	437 5425	97.44	$3\frac{3}{2}$
$3\frac{7}{8}$	049 5331	555 6916	121.2	066 0441	438 8253	97.61	$3\frac{7}{8}$
4	051 1000	556 7228	121.4	068 1334	440 1059	97.79	4
$4\frac{1}{8}$	0.052 6650	$\bar{I} \cdot 557$ 7522	121.6	0.070 2201	$\bar{I} \cdot 441$ 3841	97.96	$4\frac{1}{8}$
$4\frac{1}{4}$	054 2282	558 7801	121.8	072 3043	442 6601	98.15	$4\frac{1}{4}$
$4\frac{1}{2}$	055 7895	559 8063	122.0	074 3860	443 9337	98.33	$4\frac{1}{2}$
$4\frac{3}{4}$	057 3489	560 8309	122.2	076 4652	445 2050	98.50	$4\frac{3}{4}$
$4\frac{5}{8}$	0.058 9064	$\bar{I} \cdot 561$ 8538	122.4	0.078 5419	$\bar{I} \cdot 446$ 4740	98.69	$4\frac{5}{8}$
$4\frac{3}{2}$	060 4621	562 8751	122.6	080 6161	447 7406	98.85	$4\frac{3}{2}$
$4\frac{7}{8}$	062 0159	563 8948	122.8	082 6879	449 0052	99.04	$4\frac{7}{8}$
5	063 5679	564 9128	123.0	084 7572	450 2673	99.21	5
$5\frac{1}{8}$	0.065 1180	$\bar{I} \cdot 565$ 9292	123.2	0.086 8240	$\bar{I} \cdot 451$ 5272	99.40	$5\frac{1}{8}$
$5\frac{1}{4}$	066 6663	566 9440	123.4	088 8884	452 7848	99.57	$5\frac{1}{4}$
$5\frac{1}{2}$	068 2128	567 9573	123.6	090 9504	454 0402	99.75	$5\frac{1}{2}$
$5\frac{3}{4}$	069 7574	568 9688	123.8	093 0098	455 2933	99.93	$5\frac{3}{4}$
$5\frac{5}{8}$	0.071 3002	$\bar{I} \cdot 569$ 9788	124.0	0.095 0669	$\bar{I} \cdot 456$ 5442	100.1	$5\frac{5}{8}$
$5\frac{3}{2}$	072 8411	570 9871	124.2	097 1215	457 7929	100.3	$5\frac{3}{2}$
$5\frac{7}{8}$	074 3803	571 9939	124.4	099 1737	459 0394	100.5	$5\frac{7}{8}$
6	075 9176	572 9990	124.6	101 2235	460 2835	100.7	6
$6\frac{1}{8}$	0.078 9868	$\bar{I} \cdot 575$ 0048	125.0	0.105 3158	$\bar{I} \cdot 462$ 7653	101.1	$6\frac{1}{8}$
$6\frac{1}{4}$	082 0488	577 0041	125.4	109 3984	465 2382	101.5	$6\frac{1}{4}$
$6\frac{1}{2}$	085 1037	578 9971	125.8	113 4715	467 7023	101.8	$6\frac{1}{2}$
7	088 1513	580 9838	126.2	117 5351	470 1578	102.2	7
$7\frac{1}{4}$	0.091 1919	$\bar{I} \cdot 582$ 9644	126.6	0.121 5892	$\bar{I} \cdot 472$ 6044	102.5	$7\frac{1}{4}$
$7\frac{1}{2}$	094 2254	584 9388	127.0	125 6339	475 0425	102.9	$7\frac{1}{2}$
$7\frac{3}{4}$	097 2518	586 9071	127.4	129 6691	477 4721	103.3	$7\frac{3}{4}$
8	100 2713	588 8692	127.8	133 6950	479 8930	103.6	8
$8\frac{1}{4}$	0.103 2837	$\bar{I} \cdot 590$ 8253	128.2	0.137 7116	$\bar{I} \cdot 482$ 3055	104.0	$8\frac{1}{4}$
$8\frac{1}{2}$	106 2892	592 7753	128.6	141 7190	484 7095	104.4	$8\frac{1}{2}$
$8\frac{3}{4}$	109 2878	594 7193	129.0	145 7171	487 1052	104.7	$8\frac{3}{4}$
9	112 2795	596 6573	129.4	149 7060	489 4926	105.1	9
$9\frac{1}{4}$	0.115 2643	$\bar{I} \cdot 598$ 5893	129.8	0.153 6858	$\bar{I} \cdot 491$ 8715	105.4	$9\frac{1}{4}$
$9\frac{1}{2}$	118 2424	600 5155	130.2	157 6565	494 2423	105.8	$9\frac{1}{2}$
$9\frac{3}{4}$	121 2136	602 4356	130.6	161 6181	496 6048	106.2	$9\frac{3}{4}$
10	124 1781	604 3501	...	165 5707	498 9592	...	10

5 Years				6 Years			
100 <i>i</i>	$\log(1+i)^5$	$\log \frac{1}{a_5}$	Factor	$\log(1+i)^6$	$\log \frac{1}{a_6}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.010 8303	$\bar{1}$.307 5174	77.72	0.012 9964	$\bar{1}$.229 4143	66.70	$\frac{1}{2}$
1	021 6069	313 9511	78.12	025 9282	236 9109	67.08	1
$1\frac{1}{8}$	0.024 2927	$\bar{1}$.315 5512	78.28	0.029 1512	$\bar{1}$.238 7743	67.23	$1\frac{1}{8}$
$1\frac{1}{4}$	026 9752	317 1481	78.44	032 3702	240 6337	67.39	$1\frac{1}{4}$
$1\frac{3}{8}$	029 6543	318 7416	78.60	035 5852	242 4887	67.54	$1\frac{3}{8}$
$1\frac{1}{2}$	032 3302	320 3319	78.76	038 7963	244 3395	67.69	$1\frac{1}{2}$
$1\frac{5}{8}$	0.035 0028	$\bar{1}$.321 9189	78.93	0.042 0034	$\bar{1}$.246 1862	67.85	$1\frac{5}{8}$
$1\frac{3}{4}$	037 6721	323 5026	79.09	045 2065	248 0286	68.00	$1\frac{3}{4}$
$1\frac{7}{8}$	040 3381	325 0831	79.26	048 4057	249 8669	68.15	$1\frac{7}{8}$
2	043 0009	326 6602	79.42	051 6010	251 7010	68.31	2
$2\frac{1}{8}$	0.045 6603	$\bar{1}$.328 2342	79.58	0.054 7924	$\bar{1}$.253 5310	68.46	$2\frac{1}{8}$
$2\frac{1}{4}$	048 3166	329 8050	79.74	057 9799	255 3568	68.61	$2\frac{1}{4}$
$2\frac{3}{8}$	050 9696	331 3725	79.91	061 1635	257 1786	68.77	$2\frac{3}{8}$
$2\frac{1}{2}$	053 6193	332 9368	80.07	064 3432	258 9962	68.93	$2\frac{1}{2}$
$2\frac{5}{8}$	0.056 2659	$\bar{1}$.334 4980	80.24	0.067 5190	$\bar{1}$.260 8097	69.08	$2\frac{5}{8}$
$2\frac{3}{4}$	058 9092	336 0559	80.40	070 6910	262 6192	69.24	$2\frac{3}{4}$
$2\frac{7}{8}$	061 5492	337 6107	80.56	073 8591	264 4245	69.39	$2\frac{7}{8}$
3	064 1861	339 1623	80.72	077 0233	266 2258	69.55	3
$3\frac{1}{8}$	0.066 8198	$\bar{1}$.340 7108	80.90	0.080 1838	$\bar{1}$.268 0230	69.70	$3\frac{1}{8}$
$3\frac{1}{4}$	069 4503	342 2560	81.05	083 3404	269 8163	69.86	$3\frac{1}{4}$
$3\frac{3}{8}$	072 0776	343 7982	81.22	086 4931	271 6056	70.02	$3\frac{3}{8}$
$3\frac{1}{2}$	074 7017	345 3372	81.39	089 6421	273 3907	70.18	$3\frac{1}{2}$
$3\frac{5}{8}$	0.077 3227	$\bar{1}$.346 8731	81.55	0.092 7873	$\bar{1}$.275 1719	70.33	$3\frac{5}{8}$
$3\frac{3}{4}$	079 9405	348 4059	81.72	095 9286	276 9492	70.49	$3\frac{3}{4}$
$3\frac{7}{8}$	082 5552	349 9356	81.88	099 0662	278 7224	70.65	$3\frac{7}{8}$
4	085 1667	351 4622	82.05	102 2000	280 4916	70.81	4
$4\frac{1}{8}$	0.087 7751	$\bar{1}$.352 9856	82.20	0.105 3301	$\bar{1}$.282 2570	70.97	$4\frac{1}{8}$
$4\frac{1}{4}$	090 3803	354 5062	82.38	108 4564	284 0184	71.13	$4\frac{1}{4}$
$4\frac{3}{8}$	092 9824	356 0235	82.55	111 5789	285 7758	71.28	$4\frac{3}{8}$
$4\frac{1}{2}$	095 5815	357 5378	82.72	114 6977	287 5294	71.44	$4\frac{1}{2}$
$4\frac{5}{8}$	0.098 1774	$\bar{1}$.359 0490	82.88	0.117 8128	$\bar{1}$.289 2790	71.60	$4\frac{5}{8}$
$4\frac{3}{4}$	100 7702	360 5572	83.05	120 9242	291 0249	71.78	$4\frac{3}{4}$
$4\frac{7}{8}$	103 3599	362 0624	83.22	124 0318	292 7663	71.91	$4\frac{7}{8}$
5	105 9465	363 5645	83.38	127 1358	294 5047	72.08	5
$5\frac{1}{8}$	0.108 5300	$\bar{1}$.365 0637	83.54	0.130 2361	$\bar{1}$.296 2389	72.24	$5\frac{1}{8}$
$5\frac{1}{4}$	111 1105	366 5599	83.71	133 3326	297 9692	72.40	$5\frac{1}{4}$
$5\frac{3}{8}$	113 6879	368 0531	83.89	136 4255	299 6957	72.56	$5\frac{3}{8}$
$5\frac{1}{2}$	116 2623	369 5432	84.05	139 5148	301 4185	72.73	$5\frac{1}{2}$
$5\frac{5}{8}$	0.118 8336	$\bar{1}$.371 0304	84.22	0.142 6003	$\bar{1}$.303 1373	72.89	$5\frac{5}{8}$
$5\frac{3}{4}$	121 4019	372 5146	84.39	145 6823	304 8523	73.04	$5\frac{3}{4}$
$5\frac{7}{8}$	123 9671	373 9959	84.56	148 7605	306 5636	73.21	$5\frac{7}{8}$
6	126 5293	375 4741	84.81	151 8352	308 2711	73.45	6
$6\frac{1}{8}$	0.131 6447	$\bar{1}$.378 4219	85.15	0.157 9736	$\bar{1}$.311 6748	73.77	$6\frac{1}{8}$
$6\frac{1}{4}$	136 7480	381 3580	85.49	164 0976	315 0637	74.10	$6\frac{1}{4}$
$6\frac{3}{8}$	141 8394	384 2823	85.83	170 2073	318 4376	74.42	$6\frac{3}{8}$
$6\frac{1}{2}$	146 9189	387 1952	86.17	176 3027	321 7969	74.75	$6\frac{1}{2}$
$6\frac{5}{8}$	0.151 9865	$\bar{1}$.390 0966	86.51	0.182 3838	$\bar{1}$.325 1413	75.08	$6\frac{5}{8}$
$6\frac{3}{4}$	157 0423	392 9864	86.85	188 4508	328 4711	75.41	$6\frac{3}{4}$
$6\frac{7}{8}$	162 0864	395 8650	87.19	194 5037	331 7865	75.74	$6\frac{7}{8}$
7	167 1188	398 7322	87.54	200 5425	335 0874	76.07	7
$7\frac{1}{8}$	0.172 1395	$\bar{1}$.401 5882	87.88	0.206 5674	$\bar{1}$.338 3740	76.40	$7\frac{1}{8}$
$7\frac{1}{4}$	177 1487	404 4330	88.22	212 5784	341 6463	76.73	$7\frac{1}{4}$
$7\frac{3}{8}$	182 1463	407 2667	88.57	218 5756	344 9045	77.06	$7\frac{3}{8}$
$7\frac{1}{2}$	187 1325	410 0893	88.91	224 5590	348 1486	77.40	$7\frac{1}{2}$
$7\frac{5}{8}$	0.192 1072	$\bar{1}$.412 9010	89.26	0.230 5287	$\bar{1}$.351 3787	77.73	$7\frac{5}{8}$
$7\frac{3}{4}$	197 0706	415 7017	89.61	236 4847	354 5949	78.07	$7\frac{3}{4}$
$7\frac{7}{8}$	202 0226	418 4916	89.96	242 4272	357 7972	78.40	$7\frac{7}{8}$
8	206 9634	421 2707	...	248 3561	360 9859	...	8

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

7 Years				8 Years			
100 <i>i</i>	$\log(1+i)^7$	$\log \frac{1}{a_7}$	Factor	$\log(1+i)^8$	$\log \frac{1}{a_8}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.015 1624	$\bar{1}$.163 5447	58.43	0.017 3285	$\bar{1}$.106 6290	52.01	$\frac{1}{2}$
1	030 2496	172 1014	58.80	034 5710	116 2434	52.36	1
$1\frac{1}{8}$	0.034 0097	$\bar{1}$.174 2274	58.94	0.038 8683	$\bar{1}$.118 6308	52.50	$1\frac{1}{8}$
$1\frac{1}{4}$	037 7652	176 3481	59.09	043 1603	121 0118	52.64	$1\frac{1}{4}$
$1\frac{3}{8}$	041 5161	178 4635	59.24	047 4469	123 3863	52.78	$1\frac{3}{8}$
$1\frac{1}{2}$	045 2623	180 5736	59.38	051 7283	125 7545	52.93	$1\frac{1}{2}$
$1\frac{5}{8}$	0.049 0039	$\bar{1}$.182 6786	59.53	0.056 0045	$\bar{1}$.128 1163	53.07	$1\frac{5}{8}$
$1\frac{3}{4}$	052 7409	184 7783	59.68	060 2753	130 4718	53.21	$1\frac{3}{4}$
$1\frac{7}{8}$	056 4734	186 8727	59.83	064 5410	132 8210	53.35	$1\frac{7}{8}$
2	060 2012	188 9621	59.98	068 8014	135 1638	53.50	2
$2\frac{1}{8}$	0.063 9245	$\bar{1}$.191 0463	60.13	0.073 0566	$\bar{1}$.137 5004	53.64	$2\frac{1}{8}$
$2\frac{1}{4}$	067 6432	193 1253	60.28	077 3065	139 8307	53.78	$2\frac{1}{4}$
$2\frac{3}{8}$	071 3574	195 1991	60.42	081 5513	142 1548	53.93	$2\frac{3}{8}$
$2\frac{1}{2}$	075 0671	197 2680	60.57	085 7909	144 4726	54.08	$2\frac{1}{2}$
$2\frac{5}{8}$	0.078 7722	$\bar{1}$.199 3316	60.72	0.090 0254	$\bar{1}$.146 7841	54.22	$2\frac{5}{8}$
$2\frac{3}{4}$	082 4728	201 3902	60.87	094 2546	149 0896	54.36	$2\frac{3}{4}$
$2\frac{7}{8}$	086 1689	203 4438	61.02	098 4788	151 3889	54.51	$2\frac{7}{8}$
3	089 8606	205 4922	61.17	102 6978	153 6819	54.66	3
$3\frac{1}{8}$	0.093 5477	$\bar{1}$.207 5357	61.32	0.106 9117	$\bar{1}$.155 9689	54.80	$3\frac{1}{8}$
$3\frac{1}{4}$	097 2304	209 5741	61.48	111 1205	158 2498	54.95	$3\frac{1}{4}$
$3\frac{3}{8}$	100 9087	211 6074	61.62	115 3242	160 5246	55.10	$3\frac{3}{8}$
$3\frac{1}{2}$	104 5824	213 6359	61.77	119 5228	162 7932	55.24	$3\frac{1}{2}$
$3\frac{5}{8}$	0.108 2518	$\bar{1}$.215 6594	61.93	0.123 7163	$\bar{1}$.165 0560	55.39	$3\frac{5}{8}$
$3\frac{3}{4}$	111 9167	217 6779	62.08	127 9048	167 3126	55.54	$3\frac{3}{4}$
$3\frac{7}{8}$	115 5773	219 6915	62.23	132 0883	169 5632	55.69	$3\frac{7}{8}$
4	119 2334	221 7001	62.38	136 2667	171 8078	55.84	4
$4\frac{1}{8}$	0.122 8851	$\bar{1}$.223 7038	62.54	0.140 4401	$\bar{1}$.174 0465	55.99	$4\frac{1}{8}$
$4\frac{1}{4}$	126 5324	225 7026	62.69	144 6085	176 2792	56.13	$4\frac{1}{4}$
$4\frac{3}{8}$	130 1754	227 6965	62.84	148 7719	178 5060	56.29	$4\frac{3}{8}$
$4\frac{1}{2}$	133 8140	229 6856	63.00	152 9303	180 7268	56.43	$4\frac{1}{2}$
$4\frac{5}{8}$	0.137 4483	$\bar{1}$.231 6698	63.15	0.157 0838	$\bar{1}$.182 9419	56.59	$4\frac{5}{8}$
$4\frac{3}{4}$	141 0782	233 6492	63.30	161 2325	185 1509	56.73	$4\frac{3}{4}$
$4\frac{7}{8}$	144 7038	235 6238	63.46	165 3758	187 3542	56.89	$4\frac{7}{8}$
5	148 3251	237 5936	63.62	169 5144	189 5515	57.04	5
$5\frac{1}{8}$	0.151 9421	$\bar{1}$.239 5585	63.77	0.173 6481	$\bar{1}$.191 7431	57.19	$5\frac{1}{8}$
$5\frac{1}{4}$	155 5547	241 5187	63.93	177 7768	193 9289	57.34	$5\frac{1}{4}$
$5\frac{3}{8}$	159 1631	243 4741	64.08	181 9007	196 1089	57.49	$5\frac{3}{8}$
$5\frac{1}{2}$	162 7672	245 4248	64.23	186 0197	198 2831	57.64	$5\frac{1}{2}$
$5\frac{5}{8}$	0.166 3671	$\bar{1}$.247 3708	64.39	0.190 1338	$\bar{1}$.200 4516	57.80	$5\frac{5}{8}$
$5\frac{3}{4}$	169 9626	249 3121	64.55	194 2430	202 6144	57.95	$5\frac{3}{4}$
$5\frac{7}{8}$	173 5540	251 2487	64.71	198 3474	204 7714	58.10	$5\frac{7}{8}$
6	177 1411	253 1805	64.94	202 4469	206 9228	58.33	6
$6\frac{1}{8}$	0.184 3026	$\bar{1}$.257 0302	65.25	0.210 6315	$\bar{1}$.211 2086	58.64	$6\frac{1}{8}$
$6\frac{1}{4}$	191 4473	260 8614	65.57	218 7969	215 4718	58.95	$6\frac{1}{4}$
$6\frac{3}{8}$	198 5752	264 6741	65.89	226 9431	219 7127	59.26	$6\frac{3}{8}$
$6\frac{1}{2}$	205 6864	268 4685	66.20	235 0702	223 9312	59.57	$6\frac{1}{2}$
$6\frac{5}{8}$	0.212 7811	$\bar{1}$.272 2447	66.52	0.243 1784	$\bar{1}$.228 1277	59.89	$6\frac{5}{8}$
$6\frac{3}{4}$	219 8593	276 0027	66.84	251 2677	232 3023	60.20	$6\frac{3}{4}$
$6\frac{7}{8}$	226 9210	279 7428	67.17	259 3382	236 4550	60.52	$6\frac{7}{8}$
7	233 9663	283 4649	67.49	267 3900	240 5861	60.83	7
$7\frac{1}{8}$	0.240 9953	$\bar{1}$.287 1694	67.81	0.275 4232	$\bar{1}$.244 6956	61.15	$7\frac{1}{8}$
$7\frac{1}{4}$	248 0082	290 8562	68.13	283 4379	248 7838	61.47	$7\frac{1}{4}$
$7\frac{3}{8}$	255 0049	294 5254	68.46	291 4341	252 8508	61.79	$7\frac{3}{8}$
$7\frac{1}{2}$	261 9855	298 1772	68.79	299 4120	256 8966	62.11	$7\frac{1}{2}$
$7\frac{5}{8}$	0.268 9501	$\bar{1}$.301 8116	69.11	0.307 3716	$\bar{1}$.260 9214	62.44	$7\frac{5}{8}$
$7\frac{3}{4}$	275 8988	305 4288	69.44	315 3130	264 9255	62.76	$7\frac{3}{4}$
$7\frac{7}{8}$	282 8317	309 0290	69.77	323 2362	268 9088	63.09	$7\frac{7}{8}$
8	289 7488	312 6121	...	331 1415	272 8716	...	8

9 Years					10 Years				
100 <i>i</i>	$\log(1+i)^9$	$\log \frac{1}{a_9}$	Factor		$\log(1+i)^{10}$	$\log \frac{1}{a_{10}}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0.019 4946	$\bar{1}$.056 5518	46 86		0.021 6606	$\bar{1}$.011 8688	42.66	$\frac{1}{2}$	
1	038 8924	067 2210	47.21		043 2137	023 5902	42.99	1	
$1\frac{1}{8}$	0.043 7268	$\bar{1}$.069 8690	47.34		0.048 5853	$\bar{1}$.026 4978	43.13	$1\frac{1}{8}$	
$1\frac{1}{4}$	048 5553	072 5094	47.49		053 9503	029 3963	43.26	$1\frac{1}{4}$	
$1\frac{3}{8}$	053 3778	075 1418	47.62		059 3087	032 2858	43.40	$1\frac{3}{8}$	
$1\frac{1}{2}$	058 1944	077 7669	47.76		064 6604	035 1662	43.53	$1\frac{1}{2}$	
$1\frac{5}{8}$	0.063 0050	$\bar{1}$.080 3842	47.90		0.070 0056	$\bar{1}$.038 0376	43.67	$1\frac{5}{8}$	
$1\frac{3}{4}$	067 8098	082 9940	48.04		075 3442	040 9003	43.81	$1\frac{3}{4}$	
$1\frac{7}{8}$	072 6086	085 5962	48.18		080 6762	043 7538	43.94	$1\frac{7}{8}$	
2	077 4015	088 1908	48.32		086 0017	046 5987	44.08	2	
$2\frac{1}{8}$	0.082 1886	$\bar{1}$.090 7779	48.46		0.091 3207	$\bar{1}$.049 4346	44.21	$2\frac{1}{8}$	
$2\frac{1}{4}$	086 9699	093 3576	48.60		096 6332	052 2617	44.35	$2\frac{1}{4}$	
$2\frac{3}{8}$	091 7452	095 9297	48.74		101 9391	055 0801	44.49	$2\frac{3}{8}$	
$2\frac{1}{2}$	096 5148	098 4945	48.88		107 2387	057 8895	44.63	$2\frac{1}{2}$	
$2\frac{5}{8}$	0.101 2785	$\bar{1}$.101 0519	49.02		0.112 5317	$\bar{1}$.060 6903	44.77	$2\frac{5}{8}$	
$2\frac{3}{4}$	106 0365	103 6017	49.16		117 8183	063 4824	44.91	$2\frac{3}{4}$	
$2\frac{7}{8}$	110 7886	106 1443	49.31		123 0985	066 2659	45.05	$2\frac{7}{8}$	
3	115 5350	108 6795	49.45		128 3722	069 0407	45.19	3	
$3\frac{1}{8}$	0.120 2757	$\bar{1}$.111 2074	49.59		0.133 6396	$\bar{1}$.071 8068	45.33	$3\frac{1}{8}$	
$3\frac{1}{4}$	125 0105	113 7280	49.73		138 9006	074 5643	45.47	$3\frac{1}{4}$	
$3\frac{3}{8}$	129 7397	116 2414	49.88		144 1552	077 3134	45.61	$3\frac{3}{8}$	
$3\frac{1}{2}$	134 4631	118 7474	50.02		149 4035	080 0539	45.75	$3\frac{1}{2}$	
$3\frac{5}{8}$	0.139 1809	$\bar{1}$.121 2462	50.17		0.154 6454	$\bar{1}$.082 7859	45.90	$3\frac{5}{8}$	
$3\frac{3}{4}$	143 8929	123 7379	50.31		159 8811	085 5094	46.04	$3\frac{3}{4}$	
$3\frac{7}{8}$	148 5993	126 2223	50.46		165 1104	088 2245	46.18	$3\frac{7}{8}$	
4	153 3001	128 6997	50.61		170 3334	090 9312	46.33	4	
$4\frac{1}{8}$	0.157 9951	$\bar{1}$.131 1698	50.75		0.175 5501	$\bar{1}$.093 6295	46.47	$4\frac{1}{8}$	
$4\frac{1}{4}$	162 6846	133 6329	50.90		180 7606	096 3194	46.61	$4\frac{1}{4}$	
$4\frac{3}{8}$	167 3684	136 0889	51.04		185 9649	099 0010	46.76	$4\frac{3}{8}$	
$4\frac{1}{2}$	172 0466	138 5379	51.19		191 1629	101 6743	46.90	$4\frac{1}{2}$	
$4\frac{5}{8}$	0.176 7192	$\bar{1}$.140 9798	51.34		0.196 3547	$\bar{1}$.104 3393	47.05	$4\frac{5}{8}$	
$4\frac{3}{4}$	181 3863	143 4146	51.48		201 5403	106 9961	47.19	$4\frac{3}{4}$	
$4\frac{7}{8}$	186 0478	145 8426	51.63		206 7197	109 6448	47.34	$4\frac{7}{8}$	
5	190 7037	148 2635	51.78		211 8930	112 2851	47.49	5	
$5\frac{1}{8}$	0.195 3541	$\bar{1}$.150 6775	51.93		0.217 0601	$\bar{1}$.114 9173	47.63	$5\frac{1}{8}$	
$5\frac{1}{4}$	199 9989	153 0845	52.08		222 2210	117 5415	47.78	$5\frac{1}{4}$	
$5\frac{3}{8}$	204 6383	155 4848	52.23		227 3759	120 1575	47.93	$5\frac{3}{8}$	
$5\frac{1}{2}$	209 2721	157 8781	52.38		232 5246	122 7654	48.08	$5\frac{1}{2}$	
$5\frac{5}{8}$	0.213 9005	$\bar{1}$.160 2645	52.53		0.237 6672	$\bar{1}$.125 3653	48.23	$5\frac{5}{8}$	
$5\frac{3}{4}$	218 5234	162 6441	52.68		242 8038	127 9572	48.38	$5\frac{3}{4}$	
$5\frac{7}{8}$	223 1408	165 0170	52.83		247 9342	130 5411	48.52	$5\frac{7}{8}$	
6	227 7528	167 3830	53.06		253 0587	133 1171	48.75	6	
$6\frac{1}{8}$	0.236 9604	$\bar{1}$.172 0949	53.36		0.263 2894	$\bar{1}$.138 2452	49.05	$6\frac{1}{8}$	
$6\frac{1}{4}$	246 1465	176 7799	53.67		273 4961	143 3418	49.36	$6\frac{1}{4}$	
$6\frac{3}{8}$	255 3110	181 4383	53.97		283 6788	148 4071	49.66	$6\frac{3}{8}$	
$6\frac{1}{2}$	264 4540	186 0701	54.28		293 8378	153 4414	49.97	$6\frac{1}{2}$	
$6\frac{5}{8}$	0.273 5757	$\bar{1}$.190 6757	54.59		0.303 9730	$\bar{1}$.158 4448	50.27	$6\frac{5}{8}$	
$6\frac{3}{4}$	282 6762	195 2551	54.90		314 0846	163 4176	50.58	$6\frac{3}{4}$	
$6\frac{7}{8}$	291 7555	199 8086	55.22		324 1728	168 3600	50.89	$6\frac{7}{8}$	
7	300 8138	204 3363	55.53		334 2376	173 2722	51.21	7	
$7\frac{1}{8}$	0.309 8511	$\bar{1}$.208 8384	55.84		0.344 2791	$\bar{1}$.178 1545	51.52	$7\frac{1}{8}$	
$7\frac{1}{4}$	318 8676	213 3151	56.16		354 2974	183 0069	51.83	$7\frac{1}{4}$	
$7\frac{3}{8}$	327 8634	217 7665	56.48		364 2927	187 8299	52.15	$7\frac{3}{8}$	
$7\frac{1}{2}$	336 8385	222 1929	56.80		374 2650	192 6235	52.47	$7\frac{1}{2}$	
$7\frac{5}{8}$	0.345 7930	$\bar{1}$.226 5944	57.12		0.384 2145	$\bar{1}$.197 3879	52.79	$7\frac{5}{8}$	
$7\frac{3}{4}$	354 7271	230 9711	57.44		394 1412	202 1235	53.11	$7\frac{3}{4}$	
$7\frac{7}{8}$	363 6408	235 3233	57.77		404 0453	206 8304	53.44	$7\frac{7}{8}$	
8	372 5342	239 6511	...		413 9269	211 5087	...	8	

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

11 Years				12 Years			
100 <i>i</i>	$\log(1+i)^{11}$	$\log \frac{1}{a_{11}}$	Factor	$\log(1+i)^{12}$	$\log \frac{1}{a_{12}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.023 8267	$\bar{2} \cdot 971$ 5497	39.15	0.025 9927	$\bar{2} \cdot 934$ 8338	36.19	$\frac{1}{2}$
1	0.047 5351	984 3206	39.48	0.051 8565	948 6515	36.51	1
$1\frac{1}{8}$	0.053 4439	$\bar{2} \cdot 987$ 4868	39.61	0.058 3024	$\bar{2} \cdot 952$ 0754	36.64	$1\frac{1}{8}$
$1\frac{1}{4}$	0.059 3454	990 6426	39.74	0.064 7404	955 4873	36.77	$1\frac{1}{4}$
$1\frac{1}{2}$	0.065 2395	993 7877	39.88	0.071 1704	958 8869	36.90	$1\frac{1}{2}$
$1\frac{3}{4}$	0.071 1265	996 9223	40.01	0.077 5925	962 2745	37.03	$1\frac{3}{4}$
$1\frac{5}{8}$	0.077 0061	$\bar{1} \cdot 000$ 0466	40.14	0.084 0067	$\bar{2} \cdot 965$ 6502	37.16	$1\frac{5}{8}$
$1\frac{7}{8}$	0.082 8786	003 1604	40.28	0.090 4130	969 0139	37.29	$1\frac{7}{8}$
2	0.088 7438	006 2640	40.41	0.096 8115	972 3658	37.43	2
$2\frac{1}{8}$	0.094 6019	009 3571	40.54	1.03 2021	975 7056	37.56	$2\frac{1}{8}$
$2\frac{1}{4}$	0.100 4528	$\bar{1} \cdot 012$ 4401	40.68	0.109 5848	$\bar{2} \cdot 979$ 0337	37.69	$2\frac{1}{4}$
$2\frac{1}{2}$	1.06 2965	015 5127	40.82	1.15 9598	982 3500	37.83	$2\frac{1}{2}$
$2\frac{3}{4}$	1.12 1331	018 5751	40.95	1.22 3270	985 6546	37.96	$2\frac{3}{4}$
3	1.17 9625	021 6273	41.09	1.28 6864	988 9473	38.10	3
$3\frac{1}{8}$	0.123 7849	$\bar{1} \cdot 024$ 6694	41.23	0.135 0380	$\bar{2} \cdot 992$ 2285	38.23	$3\frac{1}{8}$
$3\frac{1}{4}$	1.29 6001	027 7014	41.36	1.41 3820	995 4979	38.37	$3\frac{1}{4}$
$3\frac{1}{2}$	1.35 4083	030 7233	41.50	1.47 7182	998 7558	38.50	$3\frac{1}{2}$
$3\frac{3}{4}$	1.41 2095	033 7351	41.64	1.54 0467	$\bar{1} \cdot 002$ 0022	38.64	$3\frac{3}{4}$
4	0.147 0036	$\bar{1} \cdot 036$ 7369	41.78	0.160 3675	$\bar{1} \cdot 005$ 2370	38.78	4
$4\frac{1}{8}$	1.52 7907	039 7287	41.92	1.66 6807	008 4604	38.92	$4\frac{1}{8}$
$4\frac{1}{4}$	1.58 5707	042 7106	42.06	1.72 9863	011 6724	39.06	$4\frac{1}{4}$
$4\frac{1}{2}$	1.64 3438	045 6827	42.20	1.79 2842	014 8730	39.19	$4\frac{1}{2}$
$4\frac{3}{4}$	0.170 1100	$\bar{1} \cdot 048$ 6447	42.34	0.185 5745	$\bar{1} \cdot 018$ 0622	39.33	$4\frac{3}{4}$
5	1.75 8692	051 5971	42.48	1.91 8573	021 2402	39.47	5
$5\frac{1}{8}$	1.81 6214	054 5396	42.62	1.98 1324	024 4069	39.61	$5\frac{1}{8}$
$5\frac{1}{4}$	1.87 3667	057 4723	42.77	2.04 4001	027 5623	39.75	$5\frac{1}{4}$
$5\frac{1}{2}$	0.193 1052	$\bar{1} \cdot 060$ 3952	42.91	0.210 6602	$\bar{1} \cdot 030$ 7066	39.90	$5\frac{1}{2}$
$5\frac{3}{4}$	1.98 8367	063 3085	43.05	2.16 9128	033 8397	40.04	$5\frac{3}{4}$
6	2.04 5614	066 2122	43.19	2.23 1579	036 9618	40.18	6
$6\frac{1}{8}$	2.10 2792	069 1061	43.34	2.29 3955	040 0727	40.32	$6\frac{1}{8}$
$6\frac{1}{4}$	0.215 9902	$\bar{1} \cdot 071$ 9905	43.48	0.235 6257	$\bar{1} \cdot 043$ 1727	40.47	$6\frac{1}{4}$
$6\frac{1}{2}$	2.21 6943	074 8653	43.62	2.41 8484	046 2617	40.61	$6\frac{1}{2}$
$6\frac{3}{4}$	2.27 3917	077 7307	43.77	2.48 0637	049 3397	40.75	$6\frac{3}{4}$
7	2.33 0823	080 5865	43.92	2.54 2716	052 4070	40.90	7
$7\frac{1}{8}$	0.238 7661	$\bar{1} \cdot 083$ 4327	44.06	0.260 4721	$\bar{1} \cdot 055$ 4632	41.04	$7\frac{1}{8}$
$7\frac{1}{4}$	2.44 4431	086 2697	44.21	2.66 6653	058 5087	41.19	$7\frac{1}{4}$
$7\frac{1}{2}$	2.50 1135	089 0972	44.36	2.72 8511	061 5434	41.33	$7\frac{1}{2}$
$7\frac{3}{4}$	2.55 7771	091 9153	44.50	2.79 0295	064 5675	41.49	$7\frac{3}{4}$
8	0.261 4339	$\bar{1} \cdot 094$ 7242	44.65	0.285 2007	$\bar{1} \cdot 067$ 5806	41.63	8
$8\frac{1}{8}$	2.67 0841	097 5237	44.80	2.91 3645	070 5833	41.78	$8\frac{1}{8}$
$8\frac{1}{4}$	2.72 7277	100 3141	44.95	2.97 5211	073 5753	41.93	$8\frac{1}{4}$
$8\frac{1}{2}$	2.78 3645	103 0950	45.17	3.03 6704	076 5568	42.15	$8\frac{1}{2}$
$8\frac{3}{4}$	0.289 6183	$\bar{1} \cdot 108$ 6297	45.47	0.315 9473	$\bar{1} \cdot 082$ 4881	42.45	$8\frac{3}{4}$
9	3.00 8457	114 1277	45.77	3.28 1953	088 3777	42.75	9
$9\frac{1}{8}$	3.12 0467	119 5896	46.07	3.40 4146	094 2258	43.05	$9\frac{1}{8}$
$9\frac{1}{4}$	3.23 2216	125 0156	46.38	3.52 6053	100 0326	43.36	$9\frac{1}{4}$
$9\frac{1}{2}$	0.334 3703	$\bar{1} \cdot 130$ 4057	46.69	0.364 7676	$\bar{1} \cdot 105$ 7986	43.67	$9\frac{1}{2}$
$9\frac{3}{4}$	3.45 4931	135 7605	47.00	3.76 9016	111 5240	43.97	$9\frac{3}{4}$
10	3.56 5901	141 0801	47.31	3.89 0073	117 2093	44.28	10
$10\frac{1}{8}$	3.67 6613	146 3648	47.62	4.01 0851	122 8546	44.60	$10\frac{1}{8}$
$10\frac{1}{4}$	0.378 7070	$\bar{1} \cdot 151$ 6148	47.93	0.413 1349	$\bar{1} \cdot 128$ 4603	44.91	$10\frac{1}{4}$
$10\frac{1}{2}$	3.89 7271	156 8305	48.25	4.25 1569	134 0267	45.23	$10\frac{1}{2}$
$10\frac{3}{4}$	4.00 7219	162 0120	48.56	4.37 1512	139 5542	45.55	$10\frac{3}{4}$
11	4.11 6915	167 1598	48.89	4.49 1180	145 0429	45.87	11
$11\frac{1}{8}$	0.422 6359	$\bar{1} \cdot 172$ 2738	49.21	0.461 0573	$\bar{1} \cdot 150$ 4934	46.19	$11\frac{1}{8}$
$11\frac{1}{4}$	4.33 5553	177 3544	49.53	4.72 9694	155 9057	46.51	$11\frac{1}{4}$
$11\frac{1}{2}$	4.44 4498	182 4020	49.85	4.84 8543	161 2804	46.84	$11\frac{1}{2}$
$11\frac{3}{4}$	4.55 3195	187 4168	...	4.96 7122	166 6175	...	$11\frac{3}{4}$

13 Years					14 Years				
100 <i>i</i>	$\log(1+i)^{13}$	$\log \frac{1}{a_{13}}$	Factor		$\log(1+i)^{14}$	$\log \frac{1}{a_{14}}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0·028 1588	2·901 1435	33·64		0·030 3249	2·870 0297	31·44	$\frac{1}{2}$	
1	056 1779	916 0053	33·96		060 4992	885 9330	31·75	1	
$1\frac{1}{8}$	0·063 1610	2·919 6860	34·09		0·068 0195	2·889 8695	31·88	$1\frac{1}{8}$	
$1\frac{1}{4}$	070 1354	923 3527	34·22		075 5304	893 7904	32·01	$1\frac{1}{4}$	
$1\frac{1}{2}$	077 1013	927 0059	34·35		083 0321	897 6956	32·14	$1\frac{1}{2}$	
$1\frac{3}{4}$	084 0585	930 6452	34·48		090 5246	901 5854	32·26	$1\frac{3}{4}$	
$1\frac{5}{8}$	0·091 0073	2·934 2709	34·61		0·098 0078	2·905 4597	32·39	$1\frac{5}{8}$	
$1\frac{3}{2}$	097 9474	937 8829	34·74		105 4819	909 3186	32·52	$1\frac{3}{2}$	
$1\frac{7}{8}$	104 8791	941 4814	34·87		112 9467	913 1621	32·65	$1\frac{7}{8}$	
2	111 8022	945 0663	35·00		120 4024	916 9905	32·78	2	
$2\frac{1}{8}$	0·118 7169	2·948 6378	35·13		0·127 8490	2·920 8035	32·91	$2\frac{1}{8}$	
$2\frac{1}{4}$	125 6231	952 1958	35·26		135 2864	924 6013	33·05	$2\frac{1}{4}$	
$2\frac{3}{8}$	132 5209	955 7404	35·40		142 7148	928 3840	33·18	$2\frac{3}{8}$	
$2\frac{1}{2}$	139 4103	959 2717	35·53		150 1341	932 1516	33·31	$2\frac{1}{2}$	
$2\frac{5}{8}$	0·146 2912	2·962 7897	35·67		0·157 5444	2·935 9042	33·44	$2\frac{5}{8}$	
$2\frac{3}{4}$	153 1638	966 2944	35·80		164 9456	939 6419	33·58	$2\frac{3}{4}$	
$2\frac{7}{8}$	160 0280	969 7860	35·94		172 3379	943 3646	33·71	$2\frac{7}{8}$	
3	166 8839	973 2643	36·07		179 7211	947 0725	33·85	3	
$3\frac{1}{8}$	0·173 7315	2·976 7296	36·21		0·187 0955	2·950 7656	33·98	$3\frac{1}{8}$	
$3\frac{1}{4}$	180 5708	980 1818	36·34		194 4608	954 4439	34·12	$3\frac{1}{4}$	
$3\frac{3}{8}$	187 4018	983 6211	36·48		201 8173	958 1076	34·26	$3\frac{3}{8}$	
$3\frac{1}{2}$	194 2245	987 0474	36·62		209 1649	961 7567	34·39	$3\frac{1}{2}$	
$3\frac{5}{8}$	0·201 0391	2·990 4607	36·76		0·216 5036	2·965 3911	34·53	$3\frac{5}{8}$	
$3\frac{3}{4}$	207 8454	993 8612	36·90		223 8335	969 0111	34·67	$3\frac{3}{4}$	
$3\frac{7}{8}$	214 6435	997 2488	37·04		231 1545	972 6165	34·81	$3\frac{7}{8}$	
4	221 4334	1·000 6238	37·18		238 4668	976 2077	34·95	4	
$4\frac{1}{8}$	0·228 2152	1·003 9860	37·32		0·245 7702	2·979 7844	35·09	$4\frac{1}{8}$	
$4\frac{1}{4}$	234 9888	007 3355	37·46		253 0649	983 3469	35·23	$4\frac{1}{4}$	
$4\frac{3}{8}$	241 7544	010 6723	37·60		260 3508	986 8951	35·37	$4\frac{3}{8}$	
$4\frac{1}{2}$	248 5118	013 9967	37·74		267 6281	990 4291	35·51	$4\frac{1}{2}$	
$4\frac{5}{8}$	0·255 2611	1·017 3084	37·89		0·274 8966	2·993 9489	35·66	$4\frac{5}{8}$	
$4\frac{3}{4}$	262 0024	020 6078	38·03		282 1564	997 4547	35·80	$4\frac{3}{4}$	
$4\frac{7}{8}$	268 7357	023 8947	38·17		289 4076	1·000 9466	35·94	$4\frac{7}{8}$	
5	275 4609	027 1692	38·32		296 6502	004 4244	36·09	5	
$5\frac{1}{8}$	0·282 1781	1·030 4314	38·46		0·303 8841	1·007 8884	36·23	$5\frac{1}{8}$	
$5\frac{1}{4}$	288 8874	033 6813	38·61		311 1095	011 3385	36·38	$5\frac{1}{4}$	
$5\frac{3}{8}$	295 5886	036 9189	38·76		318 3262	014 7748	36·52	$5\frac{3}{8}$	
$5\frac{1}{2}$	302 2820	040 1442	38·90		325 5344	018 1973	36·67	$5\frac{1}{2}$	
$5\frac{5}{8}$	0·308 9674	1·043 3576	39·05		0·332 7341	1·021 6062	36·82	$5\frac{5}{8}$	
$5\frac{3}{4}$	315 6449	046 5588	39·20		339 9253	025 0015	36·96	$5\frac{3}{4}$	
$5\frac{7}{8}$	322 3145	049 7479	39·34		347 1079	028 3832	37·11	$5\frac{7}{8}$	
6	328 9762	052 9252	39·57		354 2821	031 7513	37·34	6	
$6\frac{1}{8}$	0·342 2762	1·059 2436	39·87		0·368 6051	1·038 4473	37·63	$6\frac{1}{8}$	
$6\frac{1}{4}$	355 5449	065 5146	40·17		382 8945	045 0901	37·94	$6\frac{1}{4}$	
$6\frac{3}{8}$	368 7825	071 7386	40·47		397 1504	051 6797	38·24	$6\frac{3}{8}$	
$6\frac{1}{2}$	381 9891	077 9158	40·78		411 3729	058 2170	38·55	$6\frac{1}{2}$	
$6\frac{5}{8}$	0·395 1649	1·084 0467	41·08		0·425 5622	1·064 7021	38·86	$6\frac{5}{8}$	
$6\frac{3}{4}$	408 3100	090 1317	41·39		439 7185	071 1356	39·17	$6\frac{3}{4}$	
$6\frac{7}{8}$	421 4246	096 1712	41·71		453 8419	077 5179	39·48	$6\frac{7}{8}$	
7	434 5088	102 1654	42·02		467 9326	083 8495	39·80	7	
$7\frac{1}{8}$	0·447 5628	1·108 1148	42·34		0·481 9907	1·090 1308	40·12	$7\frac{1}{8}$	
$7\frac{1}{4}$	460 5866	114 0197	42·66		496 0163	096 3623	40·44	$7\frac{1}{4}$	
$7\frac{3}{8}$	473 5805	119 8806	42·98		510 0097	102 5442	40·76	$7\frac{3}{8}$	
$7\frac{1}{2}$	486 5445	125 6977	43·30		523 9710	108 6772	41·09	$7\frac{1}{2}$	
$7\frac{5}{8}$	0·499 4788	1·131 4715	43·62		0·537 9002	1·114 7616	41·42	$7\frac{5}{8}$	
$7\frac{3}{4}$	512 3835	137 2023	43·95		551 7977	120 7979	41·75	$7\frac{3}{4}$	
$7\frac{7}{8}$	525 2589	142 8905	44·28		565 6634	126 7865	42·08	$7\frac{7}{8}$	
8	538 1049	148 5364	...		579 4976	132 7277	...	8	

For explanation see pp. (60-80)

COMPOUND INTEREST AND ANNUITIES

15 Years				16 Years			
100 <i>i</i>	$\log(1+i)^{15}$	$\log \frac{1}{a_{15}}$	Factor	$\log(1+i)^{16}$	$\log \frac{1}{a_{16}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.032 4909	2.841 1364	29.51	0.034 6570	2.814 1767	27.81	$\frac{1}{2}$
1	064 8206	858 0785	29.82	069 1420	832 1549	28.12	1
$1\frac{1}{2}$	0.072 8780	2.862 2698	29.95	0.077 7366	2.836 6002	28.24	$1\frac{1}{2}$
$1\frac{1}{4}$	080 9255	866 4436	30.07	086 3205	841 0260	28.37	$1\frac{1}{4}$
$1\frac{3}{8}$	088 9630	870 6000	30.20	094 8939	845 4322	28.49	$1\frac{3}{8}$
$1\frac{1}{2}$	096 9906	874 7389	30.33	103 4567	849 8190	28.62	$1\frac{1}{2}$
$1\frac{5}{8}$	0.105 0084	2.878 8605	30.46	0.112 0089	2.854 1864	28.75	$1\frac{5}{8}$
$1\frac{3}{4}$	113 0163	882 9648	30.58	120 5507	858 5347	28.88	$1\frac{3}{4}$
$1\frac{7}{8}$	121 0143	887 0519	30.71	129 0819	862 8636	29.00	$1\frac{7}{8}$
2	129 0026	891 1217	30.84	137 6027	867 1735	29.13	2
$2\frac{1}{8}$	0.136 9810	2.895 1746	30.97	0.146 1131	2.871 4643	29.26	$2\frac{1}{8}$
$2\frac{1}{4}$	144 9498	899 2103	31.10	154 6131	875 7361	29.39	$2\frac{1}{4}$
$2\frac{3}{8}$	152 9087	903 2291	31.23	163 1026	879 9890	29.52	$2\frac{3}{8}$
$2\frac{1}{2}$	160 8580	907 2311	31.37	171 5818	884 2230	29.65	$2\frac{1}{2}$
$2\frac{5}{8}$	0.168 7976	2.911 2161	31.50	0.180 0507	2.888 4383	29.78	$2\frac{5}{8}$
$2\frac{3}{4}$	176 7275	915 1844	31.63	188 5093	892 6351	29.92	$2\frac{3}{4}$
$2\frac{7}{8}$	184 6477	919 1359	31.77	196 9576	896 8129	30.05	$2\frac{7}{8}$
3	192 5584	923 0708	31.90	205 3956	900 9723	30.19	3
$3\frac{1}{8}$	0.200 4594	2.926 9891	32.04	0.213 8234	2.905 1132	30.32	$3\frac{1}{8}$
$3\frac{1}{4}$	208 3509	930 8908	32.17	222 2410	909 2357	30.46	$3\frac{1}{4}$
$3\frac{3}{8}$	216 2328	934 7762	32.31	230 6484	913 3399	30.59	$3\frac{3}{8}$
$3\frac{1}{2}$	224 1052	938 6451	32.45	239 0456	917 4258	30.73	$3\frac{1}{2}$
$3\frac{5}{8}$	0.231 9682	2.942 4977	32.58	0.247 4327	2.921 4936	30.87	$3\frac{5}{8}$
$3\frac{3}{4}$	239 8216	946 3340	32.72	255 8097	925 5432	31.00	$3\frac{3}{4}$
$3\frac{7}{8}$	247 6656	950 1542	32.86	264 1766	929 5749	31.14	$3\frac{7}{8}$
4	255 5001	953 9582	33.00	272 5334	933 5885	31.28	4
$4\frac{1}{8}$	0.263 3252	2.957 7461	33.14	0.280 8802	2.937 5843	31.42	$4\frac{1}{8}$
$4\frac{1}{4}$	271 1410	961 5180	33.28	289 2170	941 5622	31.56	$4\frac{1}{4}$
$4\frac{3}{8}$	278 9473	965 2740	33.42	297 5438	945 5224	31.70	$4\frac{3}{8}$
$4\frac{1}{2}$	286 7444	969 0141	33.56	305 8606	949 4650	31.85	$4\frac{1}{2}$
$4\frac{5}{8}$	0.294 5321	2.972 7383	33.71	0.314 1675	2.953 3899	31.99	$4\frac{5}{8}$
$4\frac{3}{4}$	302 3105	976 4469	33.85	322 4645	957 2973	32.13	$4\frac{3}{4}$
$4\frac{7}{8}$	310 0796	980 1397	33.99	330 7516	961 1875	32.28	$4\frac{7}{8}$
5	317 8395	983 8170	34.14	339 0288	965 0601	32.42	5
$5\frac{1}{8}$	0.325 5901	2.987 4786	34.28	0.347 2961	2.968 9155	32.57	$5\frac{1}{8}$
$5\frac{1}{4}$	333 3316	991 1248	34.43	355 5537	972 7536	32.71	$5\frac{1}{4}$
$5\frac{3}{8}$	341 0638	994 7554	34.57	363 8014	976 5746	32.86	$5\frac{3}{8}$
$5\frac{1}{2}$	348 7869	998 3709	34.72	372 0394	980 3786	33.01	$5\frac{1}{2}$
$5\frac{5}{8}$	0.356 5008	2.991 9710	34.87	0.380 2676	2.984 1655	33.16	$5\frac{5}{8}$
$5\frac{3}{4}$	364 2056	005 5560	35.02	388 4860	987 9356	33.30	$5\frac{3}{4}$
$5\frac{7}{8}$	371 9013	009 1255	35.17	396 6948	991 6888	33.45	$5\frac{7}{8}$
6	379 5880	012 6801	35.39	404 8938	995 4252	33.68	6
$6\frac{1}{8}$	0.394 9341	2.991 9710	35.69	0.421 2630	2.991 9710	33.98	$6\frac{1}{8}$
$6\frac{1}{4}$	410 2441	026 7488	35.99	437 5937	010 2048	34.29	$6\frac{1}{4}$
$6\frac{3}{8}$	425 5183	033 6943	36.30	453 8861	017 4960	34.60	$6\frac{3}{8}$
7	440 7567	040 5810	36.61	470 1404	024 7223	34.91	7
$7\frac{1}{8}$	0.455 9595	2.991 9710	36.92	0.486 3568	2.991 9710	35.22	$7\frac{1}{8}$
$7\frac{1}{4}$	471 1270	054 1810	37.24	502 5354	038 9822	35.54	$7\frac{1}{4}$
$7\frac{3}{8}$	486 2592	060 8951	37.55	518 6765	046 0172	35.86	$7\frac{3}{8}$
8	501 3563	067 5527	37.87	534 7801	052 9895	36.18	8
$8\frac{1}{8}$	0.516 4186	2.991 9710	38.19	0.550 8465	2.991 9710	36.50	$8\frac{1}{8}$
$8\frac{1}{4}$	531 4461	080 7003	38.51	566 8758	066 7490	36.83	$8\frac{1}{4}$
$8\frac{3}{8}$	546 4390	087 1913	38.84	582 8682	073 5372	37.16	$8\frac{3}{8}$
9	561 3975	093 6278	39.17	598 8240	080 2653	37.49	9
$9\frac{1}{8}$	0.576 3217	2.991 9710	39.50	0.614 7431	2.991 9710	37.82	$9\frac{1}{8}$
$9\frac{1}{4}$	591 2118	106 3395	39.83	630 6259	093 5432	38.16	$9\frac{1}{4}$
$9\frac{3}{8}$	606 0679	112 6156	40.17	646 4725	100 0942	38.50	$9\frac{3}{8}$
10	620 8903	118 8391	...	662 2830	106 5873	...	10

17 Years				18 Years			
100 <i>i</i>	$\log(1+i)^{17}$	$\log \frac{1}{a_{17}}$	Factor	$\log(1+i)^{18}$	$\log \frac{1}{a_{18}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.036 8231	$\bar{2}.788$ 9161	26.30	0.038 9891	$\bar{2}.765$ 1597	24.95	$\frac{1}{2}$
1	073 4634	807 9276	26.61	077 7847	785 2021	25.25	1
$1\frac{1}{8}$	0.082 5951	$\bar{2}.812$ 6258	26.73	0.087 4536	$\bar{2}.790$ 1523	25.37	$1\frac{1}{8}$
$1\frac{1}{4}$	091 7155	817 3024	26.85	097 1106	795 0787	25.50	$1\frac{1}{4}$
$1\frac{3}{8}$	100 8247	821 9574	26.98	106 7556	799 9812	25.62	$1\frac{3}{8}$
$1\frac{1}{2}$	109 9227	826 5908	27.10	116 3888	804 8600	25.75	$1\frac{1}{2}$
$1\frac{5}{8}$	0.119 0095	$\bar{2}.831$ 2029	27.23	0.126 0101	$\bar{2}.809$ 7152	25.87	$1\frac{5}{8}$
$1\frac{3}{4}$	128 0851	835 7935	27.36	135 6195	814 5467	26.00	$1\frac{3}{4}$
$1\frac{7}{8}$	137 1496	840 3628	27.48	145 2172	819 3549	26.13	$1\frac{7}{8}$
2	146 2029	844 9109	27.61	154 8031	824 1395	26.25	2
$2\frac{1}{8}$	0.155 2452	$\bar{2}.849$ 4379	27.74	0.164 3773	$\bar{2}.828$ 9009	26.38	$2\frac{1}{8}$
$2\frac{1}{4}$	164 2764	853 9438	27.87	173 9397	833 6392	26.51	$2\frac{1}{4}$
$2\frac{3}{8}$	173 2966	858 4288	28.00	183 4905	838 3542	26.64	$2\frac{3}{8}$
$2\frac{1}{2}$	182 3057	862 8929	28.13	193 0296	843 0463	26.77	$2\frac{1}{2}$
$2\frac{5}{8}$	0.191 3039	$\bar{2}.867$ 3361	28.26	0.202 5571	$\bar{2}.847$ 7155	26.90	$2\frac{5}{8}$
$2\frac{3}{4}$	200 2911	871 7589	28.40	212 0729	852 3618	27.04	$2\frac{3}{4}$
$2\frac{7}{8}$	209 2674	876 1609	28.53	221 5773	856 9854	27.17	$2\frac{7}{8}$
3	218 2328	880 5422	28.66	231 0700	861 5864	27.30	3
$3\frac{1}{8}$	0.227 1873	$\bar{2}.884$ 9032	28.80	0.240 5513	$\bar{2}.866$ 1647	27.44	$3\frac{1}{8}$
$3\frac{1}{4}$	236 1310	889 2438	28.93	250 0211	870 7207	27.57	$3\frac{1}{4}$
$3\frac{3}{8}$	245 0639	893 5640	29.07	259 4794	875 2543	27.71	$3\frac{3}{8}$
$3\frac{1}{2}$	253 9859	897 8642	29.21	268 9263	879 7657	27.84	$3\frac{1}{2}$
$3\frac{5}{8}$	0.262 8972	$\bar{2}.902$ 1442	29.34	0.278 3618	$\bar{2}.884$ 2549	27.98	$3\frac{5}{8}$
$3\frac{3}{4}$	271 7978	906 4040	29.48	287 7859	888 7220	28.12	$3\frac{3}{4}$
$3\frac{7}{8}$	280 6876	910 6439	29.62	297 1987	893 1672	28.26	$3\frac{7}{8}$
4	289 5668	914 8640	29.76	306 6001	897 5904	28.40	4
$4\frac{1}{8}$	0.298 4352	$\bar{2}.919$ 0643	29.90	0.315 9903	$\bar{2}.901$ 9919	28.54	$4\frac{1}{8}$
$4\frac{1}{4}$	307 2931	923 2448	30.04	325 3691	906 3717	28.68	$4\frac{1}{4}$
$4\frac{3}{8}$	316 1403	927 4058	30.18	334 7368	910 7300	28.82	$4\frac{3}{8}$
$4\frac{1}{2}$	324 9769	931 5473	30.33	344 0932	915 0667	28.97	$4\frac{1}{2}$
$4\frac{5}{8}$	0.333 8030	$\bar{2}.935$ 6693	30.47	0.353 4385	$\bar{2}.919$ 3821	29.11	$4\frac{5}{8}$
$4\frac{3}{4}$	342 6185	939 7719	30.61	362 7726	923 6761	29.25	$4\frac{3}{4}$
$4\frac{7}{8}$	351 4236	943 8553	30.76	372 0955	927 9491	29.40	$4\frac{7}{8}$
5	360 2181	947 9194	30.90	381 4074	932 2008	29.55	5
$5\frac{1}{8}$	0.369 0021	$\bar{2}.951$ 9644	31.05	0.390 7082	$\bar{2}.936$ 4316	29.69	$5\frac{1}{8}$
$5\frac{1}{4}$	377 7758	955 9905	31.19	399 9979	940 6415	29.84	$5\frac{1}{4}$
$5\frac{3}{8}$	386 5390	959 9976	31.34	409 2766	944 8307	29.99	$5\frac{3}{8}$
$5\frac{1}{2}$	395 2918	963 9859	31.49	418 5443	948 9991	30.14	$5\frac{1}{2}$
$5\frac{5}{8}$	0.404 0343	$\bar{2}.967$ 9554	31.64	0.427 8010	$\bar{2}.953$ 1468	30.29	$5\frac{5}{8}$
$5\frac{3}{4}$	412 7664	971 9062	31.79	437 0468	957 2742	30.44	$5\frac{3}{4}$
$5\frac{7}{8}$	421 4882	975 8385	31.94	446 2816	961 3811	30.59	$5\frac{7}{8}$
6	430 1997	979 7523	32.17	455 5056	965 4677	30.82	6
$6\frac{1}{8}$	0.447 5920	$\bar{2}.987$ 5247	32.47	0.473 9209	$\bar{2}.973$ 5803	31.12	$6\frac{1}{8}$
$6\frac{1}{4}$	464 9433	995 2241	32.78	492 2929	981 6130	31.43	$6\frac{1}{4}$
$6\frac{3}{8}$	482 2540	$\bar{1}.002$ 8512	33.09	510 6219	989 5665	31.75	$6\frac{3}{8}$
$6\frac{1}{2}$	499 5242	010 4068	33.40	528 9080	997 4414	32.06	$6\frac{1}{2}$
$6\frac{5}{8}$	0.516 7541	$\bar{1}.017$ 8915	33.72	0.547 1514	$\bar{1}.005$ 2388	32.38	$6\frac{5}{8}$
$6\frac{3}{4}$	533 9439	025 3060	34.04	565 3524	012 9593	32.70	$6\frac{3}{4}$
$6\frac{7}{8}$	551 0937	032 6510	34.36	583 5110	020 6038	33.03	$6\frac{7}{8}$
7	568 2038	039 9272	34.68	601 6276	028 1729	33.36	7
$7\frac{1}{8}$	0.585 2744	$\bar{1}.047$ 1352	35.01	0.619 7023	$\bar{1}.035$ 6677	33.69	$7\frac{1}{8}$
$7\frac{1}{4}$	602 3055	054 2758	35.34	637 7353	043 0887	34.02	$7\frac{1}{4}$
$7\frac{3}{8}$	619 2975	061 3497	35.68	655 7268	050 4368	34.36	$7\frac{3}{8}$
$7\frac{1}{2}$	636 2505	068 3574	36.01	673 6770	057 7128	34.70	$7\frac{1}{2}$
$7\frac{5}{8}$	0.653 1646	$\bar{1}.075$ 2999	36.35	0.691 5860	$\bar{1}.064$ 9175	35.04	$7\frac{5}{8}$
$7\frac{3}{4}$	670 0400	082 1776	36.69	709 4541	072 0516	35.39	$7\frac{3}{4}$
$7\frac{7}{8}$	686 8770	088 9912	37.04	727 2815	079 1160	35.74	$7\frac{7}{8}$
8	703 6756	095 7415	...	745 0683	086 1114	...	8

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

19 Years				20 Years			
100/	$\log(1+i)^{19}$	$\log \frac{1}{a_{19}}$	Factor	$\log(1+i)^{20}$	$\log \frac{1}{a_{20}}$	Factor	100/
$\frac{1}{2}$	0.041 1552	$\bar{2}.742$ 7450	23.73	0.043 3212	$\bar{2}.721$ 5341	22.63	$\frac{1}{2}$
1	082 1061	763 8154	24.03	086 4275	743 6298	22.93	1
$1\frac{1}{8}$	0.092 3122	$\bar{2}.769$ 0167	24.15	0.097 1707	$\bar{2}.749$ 0814	23.05	$1\frac{1}{8}$
$1\frac{1}{4}$	102 5056	774 1919	24.28	107 9006	754 5041	23.17	$1\frac{1}{4}$
$1\frac{1}{2}$	112 6865	779 3409	24.40	118 6173	759 8985	23.30	$1\frac{1}{2}$
$1\frac{3}{4}$	122 8548	784 4637	24.52	129 3208	765 2642	23.42	$1\frac{3}{4}$
$1\frac{5}{8}$	0.133 0106	$\bar{2}.789$ 5607	24.65	0.140 0112	$\bar{2}.770$ 6016	23.55	$1\frac{5}{8}$
$1\frac{7}{8}$	143 1539	794 6317	24.78	150 6884	775 9104	23.67	$1\frac{7}{8}$
2	153 2848	799 6769	24.90	161 3524	781 1914	23.80	2
$2\frac{1}{8}$	163 4033	804 6966	25.03	172 0034	786 4442	23.92	$2\frac{1}{8}$
$2\frac{1}{4}$	0.173 5093	$\bar{2}.809$ 6906	25.16	0.182 6414	$\bar{2}.791$ 6690	24.05	$2\frac{1}{4}$
$2\frac{1}{2}$	183 6030	814 6592	25.29	193 2663	796 8661	24.18	$2\frac{1}{2}$
$2\frac{3}{4}$	193 6844	819 6024	25.42	203 8783	802 0355	24.31	$2\frac{3}{4}$
$2\frac{5}{8}$	203 7534	824 5204	25.55	214 4773	807 1772	24.44	$2\frac{5}{8}$
$2\frac{7}{8}$	0.213 8102	$\bar{2}.829$ 4131	25.68	0.225 0634	$\bar{2}.812$ 2915	24.57	$2\frac{7}{8}$
3	223 8548	834 2809	25.81	235 6366	817 3785	24.71	3
$3\frac{1}{8}$	233 8871	839 1238	25.94	246 1970	822 4382	24.84	$3\frac{1}{8}$
$3\frac{1}{4}$	243 9073	843 9418	26.08	256 7445	827 4708	24.97	$3\frac{1}{4}$
$3\frac{1}{2}$	0.253 9153	$\bar{2}.848$ 7351	26.21	0.267 2792	$\bar{2}.832$ 4765	25.11	$3\frac{1}{2}$
$3\frac{3}{4}$	263 9111	853 5037	26.35	277 8012	837 4551	25.24	$3\frac{3}{4}$
$3\frac{5}{8}$	273 8949	858 2480	26.48	288 3105	842 4071	25.38	$3\frac{5}{8}$
$3\frac{7}{8}$	283 8666	862 9678	26.62	298 8070	847 3325	25.52	$3\frac{7}{8}$
4	0.293 8263	$\bar{2}.867$ 6632	26.76	0.309 2909	$\bar{2}.852$ 2313	25.65	4
$4\frac{1}{8}$	303 7740	872 3345	26.90	319 7621	857 1038	25.79	$4\frac{1}{8}$
$4\frac{1}{4}$	313 7097	876 9817	27.04	330 2207	861 9501	25.93	$4\frac{1}{4}$
$4\frac{1}{2}$	323 6334	881 6050	27.18	340 6668	866 7702	26.07	$4\frac{1}{2}$
$4\frac{3}{4}$	0.333 5453	$\bar{2}.886$ 2044	27.32	0.351 1003	$\bar{2}.871$ 5642	26.22	$4\frac{3}{4}$
$4\frac{5}{8}$	343 4452	890 7801	27.46	361 5213	876 3324	26.36	$4\frac{5}{8}$
$4\frac{7}{8}$	353 3333	895 3321	27.60	371 9298	881 0748	26.50	$4\frac{7}{8}$
5	363 2095	899 8607	27.75	382 3258	885 7916	26.65	5
$5\frac{1}{8}$	0.373 0739	$\bar{2}.904$ 3658	27.89	0.392 7094	$\bar{2}.890$ 4829	26.79	$5\frac{1}{8}$
$5\frac{1}{4}$	382 9266	908 8476	28.04	403 0806	895 1488	26.94	$5\frac{1}{4}$
$5\frac{1}{2}$	392 7675	913 3063	28.18	413 4395	899 7894	27.08	$5\frac{1}{2}$
$5\frac{3}{4}$	402 5967	917 7418	28.33	423 7860	904 4049	27.23	$5\frac{3}{4}$
$5\frac{5}{8}$	0.412 4142	$\bar{2}.922$ 1544	28.48	0.434 1202	$\bar{2}.908$ 9955	27.38	$5\frac{5}{8}$
$5\frac{7}{8}$	422 2200	926 5441	28.62	444 4421	913 5611	27.53	$5\frac{7}{8}$
6	432 0142	930 9112	28.77	454 7518	918 1020	27.68	6
$6\frac{1}{8}$	441 7967	935 2555	28.92	465 0492	922 6182	27.83	$6\frac{1}{8}$
$6\frac{1}{4}$	0.451 5677	$\bar{2}.939$ 5774	29.07	0.475 3344	$\bar{2}.927$ 1100	27.98	$6\frac{1}{4}$
$6\frac{1}{2}$	461 3271	943 8769	29.22	485 6075	931 5774	28.13	$6\frac{1}{2}$
$6\frac{3}{4}$	471 0750	948 1541	29.38	495 8685	936 0205	28.29	$6\frac{3}{4}$
$6\frac{5}{8}$	480 8114	952 4091	29.61	506 1173	940 4396	28.52	$6\frac{5}{8}$
$6\frac{7}{8}$	0.500 2498	$\bar{2}.960$ 8531	29.92	0.526 5788	$\bar{2}.949$ 2058	28.83	$6\frac{7}{8}$
7	519 6425	969 2096	30.23	546 9922	957 8772	29.15	7
$7\frac{1}{8}$	538 9898	977 4798	30.54	567 3577	966 4547	29.46	$7\frac{1}{8}$
$7\frac{1}{4}$	558 2918	985 6645	30.86	587 6756	974 9395	29.79	$7\frac{1}{4}$
$7\frac{1}{2}$	0.577 5487	$\bar{2}.993$ 7645	31.19	0.607 9460	$\bar{2}.983$ 3323	30.11	$7\frac{1}{2}$
$7\frac{3}{4}$	596 7608	$\bar{1}.001$ 7808	31.51	628 1693	991 6344	30.44	$7\frac{3}{4}$
$7\frac{5}{8}$	615 9283	009 7144	31.84	648 3456	999 8468	30.77	$7\frac{5}{8}$
$7\frac{7}{8}$	635 0514	017 5660	32.17	668 4751	$\bar{1}.007$ 9705	31.11	$7\frac{7}{8}$
8	0.654 1302	$\bar{1}.025$ 3366	32.51	0.688 5581	$\bar{1}.016$ 0064	31.45	8
$8\frac{1}{8}$	673 1650	033 0271	32.85	708 5948	023 9557	31.79	$8\frac{1}{8}$
$8\frac{1}{4}$	692 1560	040 6384	33.19	728 5853	031 8194	32.14	$8\frac{1}{4}$
$8\frac{1}{2}$	711 1035	048 1714	33.53	748 5300	039 5984	32.49	$8\frac{1}{2}$
$8\frac{3}{4}$	0.730 0075	$\bar{1}.055$ 6270	33.88	0.768 4289	$\bar{1}.047$ 2938	32.84	$8\frac{3}{4}$
$8\frac{5}{8}$	748 8683	063 0061	34.23	788 2824	054 9067	33.20	$8\frac{5}{8}$
$8\frac{7}{8}$	767 6860	070 3095	34.58	808 0906	062 4379	33.55	$8\frac{7}{8}$
9	786 4610	077 5382	...	827 8537	069 8886	...	9

21 Years				22 Years			
100 <i>i</i>	$\log(1+i)^{21}$	$\log \frac{1}{a_{21}}$	Factor	$\log(1+i)^{22}$	$\log \frac{1}{a_{22}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.045 4873	$\bar{2}.701$ 4094	21.63	0.047 6534	$\bar{2}.682$ 2697	20.71	$\frac{1}{2}$
1	090 7488	724 5277	21.93	095 0702	706 4081	21.01	1
$1\frac{1}{4}$	0.102 0292	$\bar{2}.730$ 2286	22.05	0.106 8878	$\bar{2}.712$ 3572	21.13	$1\frac{1}{4}$
$1\frac{1}{2}$	113 2957	735 8982	22.17	118 6907	718 2723	21.25	$1\frac{1}{2}$
$1\frac{3}{4}$	124 5482	741 5363	22.29	130 4791	724 1535	21.38	$1\frac{3}{4}$
$1\frac{1}{2}$	135 7869	747 1437	22.42	142 2529	730 0010	21.50	$1\frac{1}{2}$
$1\frac{5}{8}$	0.147 0117	$\bar{2}.752$ 7200	22.54	0.154 0123	$\bar{2}.735$ 8151	21.62	$1\frac{5}{8}$
$1\frac{3}{4}$	158 2228	758 2656	22.67	165 7572	741 5957	21.75	$1\frac{3}{4}$
$1\frac{7}{8}$	169 4201	763 7805	22.79	177 4877	747 3431	21.88	$1\frac{7}{8}$
2	180 6036	769 2648	22.92	189 2038	753 0573	22.00	2
$2\frac{1}{4}$	0.191 7735	$\bar{2}.774$ 7188	23.05	0.200 9055	$\bar{2}.758$ 7385	22.13	$2\frac{1}{4}$
$2\frac{1}{2}$	202 9297	780 1423	23.18	212 5930	764 3869	22.26	$2\frac{1}{2}$
$2\frac{3}{4}$	214 0722	785 5360	23.31	224 2661	770 0026	22.39	$2\frac{3}{4}$
$2\frac{1}{2}$	225 2012	790 8994	23.44	235 9250	775 5857	22.52	$2\frac{1}{2}$
$2\frac{5}{8}$	0.236 3166	$\bar{2}.796$ 2330	23.57	0.247 5697	$\bar{2}.781$ 1365	22.65	$2\frac{5}{8}$
$2\frac{3}{4}$	247 4184	801 5369	23.70	259 2003	786 6549	22.78	$2\frac{3}{4}$
$2\frac{7}{8}$	258 5068	806 8112	23.83	270 8167	792 1413	22.92	$2\frac{7}{8}$
3	269 5817	812 0558	23.97	282 4189	797 5957	23.05	3
$3\frac{1}{4}$	0.280 6432	$\bar{2}.817$ 2712	24.10	0.294 0072	$\bar{2}.803$ 0183	23.19	$3\frac{1}{4}$
$3\frac{1}{2}$	291 6913	822 4573	24.24	305 5813	808 4092	23.32	$3\frac{1}{2}$
$3\frac{3}{4}$	302 7260	827 6144	24.38	317 1415	813 7687	23.46	$3\frac{3}{4}$
$3\frac{1}{2}$	313 7473	832 7426	24.51	328 6877	819 0967	23.60	$3\frac{1}{2}$
$3\frac{5}{8}$	0.324 7554	$\bar{2}.837$ 8418	24.65	0.340 2200	$\bar{2}.824$ 3936	23.74	$3\frac{5}{8}$
$3\frac{3}{4}$	335 7502	842 9125	24.79	351 7383	829 6595	23.88	$3\frac{3}{4}$
$3\frac{7}{8}$	346 7318	847 9547	24.93	363 2428	834 8944	24.02	$3\frac{7}{8}$
4	357 7001	852 9684	25.07	374 7335	840 0986	24.16	4
$4\frac{1}{4}$	0.368 6553	$\bar{2}.857$ 9538	25.21	0.386 2103	$\bar{2}.845$ 2723	24.30	$4\frac{1}{4}$
$4\frac{1}{2}$	379 5973	862 9112	25.36	397 6734	850 4155	24.45	$4\frac{1}{2}$
$4\frac{3}{4}$	390 5263	867 8406	25.50	409 1227	855 5285	24.59	$4\frac{3}{4}$
$4\frac{1}{2}$	401 4421	872 7421	25.65	420 5584	860 6113	24.74	$4\frac{1}{2}$
$4\frac{5}{8}$	0.412 3449	$\bar{2}.877$ 6160	25.79	0.431 9804	$\bar{2}.865$ 6643	24.89	$4\frac{5}{8}$
$4\frac{3}{4}$	423 2347	882 4623	25.94	443 3887	870 6874	25.03	$4\frac{3}{4}$
$4\frac{7}{8}$	434 1114	887 2813	26.09	454 7834	875 6810	25.18	$4\frac{7}{8}$
5	444 9753	892 0730	26.24	466 1646	880 6450	25.33	5
$5\frac{1}{4}$	0.455 8262	$\bar{2}.896$ 8375	26.39	0.477 5322	$\bar{2}.885$ 5798	25.48	$5\frac{1}{4}$
$5\frac{1}{2}$	466 6642	901 5750	26.54	488 8863	890 4855	25.63	$5\frac{1}{2}$
$5\frac{3}{4}$	477 4893	906 2857	26.69	500 2269	895 3621	25.78	$5\frac{3}{4}$
$5\frac{1}{2}$	488 3017	910 9699	26.84	511 5541	900 2100	25.94	$5\frac{1}{2}$
$5\frac{5}{8}$	0.499 1012	$\bar{2}.915$ 6274	26.99	0.522 8679	$\bar{2}.905$ 0291	26.09	$5\frac{5}{8}$
$5\frac{3}{4}$	509 8879	920 2585	27.14	534 1683	909 8198	26.25	$5\frac{3}{4}$
$5\frac{7}{8}$	520 6619	924 8634	27.30	545 4553	914 5822	26.40	$5\frac{7}{8}$
6	531 4232	929 4422	27.53	556 7290	919 3164	26.64	6
$6\frac{1}{4}$	0.552 9077	$\bar{2}.938$ 5219	27.85	0.579 2367	$\bar{2}.928$ 7011	26.96	$6\frac{1}{4}$
$6\frac{1}{2}$	574 3418	947 4991	28.17	601 6914	937 9750	27.28	$6\frac{1}{2}$
$6\frac{3}{4}$	595 7256	956 3747	28.49	624 0934	947 1396	27.60	$6\frac{3}{4}$
7	617 0593	965 1499	28.81	646 4431	956 1962	27.93	7
$7\frac{1}{4}$	0.638 3433	$\bar{2}.973$ 8260	29.14	0.668 7406	$\bar{2}.965$ 1460	28.27	$7\frac{1}{4}$
$7\frac{1}{2}$	659 5778	982 4041	29.48	690 9862	973 9904	28.60	$7\frac{1}{2}$
$7\frac{3}{4}$	680 7629	990 8853	29.81	713 1801	982 7307	28.94	$7\frac{3}{4}$
8	701 8989	999 2709	30.15	735 3226	991 3682	29.29	8
$8\frac{1}{4}$	0.722 9860	$\bar{1}.007$ 5619	30.50	0.757 4139	$\bar{1}.999$ 9042	29.64	$8\frac{1}{4}$
$8\frac{1}{2}$	744 0245	015 7595	30.84	779 4542	$\bar{1}.008$ 3400	29.99	$8\frac{1}{2}$
$8\frac{3}{4}$	765 0146	023 8650	31.19	801 4438	016 6770	30.34	$8\frac{3}{4}$
9	785 9565	031 8794	31.55	823 3830	024 9164	30.70	9
$9\frac{1}{4}$	0.806 8504	$\bar{1}.039$ 8039	31.90	0.845 2718	$\bar{1}.033$ 0596	31.06	$9\frac{1}{4}$
$9\frac{1}{2}$	827 6965	047 6397	32.27	867 1106	041 1077	31.43	$9\frac{1}{2}$
$9\frac{3}{4}$	848 4951	055 3878	32.63	888 8996	049 0622	31.80	$9\frac{3}{4}$
10	869 2464	063 0495	...	910 6391	056 9241	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

23 Years				24 Years			
100 <i>i</i>	$\log(1+i)^{23}$	$\log \frac{1}{a_{23}}$	Factor	$\log(1+i)^{24}$	$\log \frac{1}{a_{24}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.049 8194	$\bar{2}.664$ 0273	19.88	0.051 9855	$\bar{2}.646$ 6057	19.11	$\frac{1}{2}$
1	099 3916	689 1831	20.17	103 7130	672 7762	19.40	1
$1\frac{1}{4}$	0.111 7463	$\bar{2}.695$ 3794	20.29	0.116 6048	$\bar{2}.679$ 2190	19.52	$1\frac{1}{4}$
$1\frac{1}{2}$	124 0857	701 5391	20.41	129 4808	685 6223	19.64	$1\frac{1}{2}$
$1\frac{3}{4}$	136 4099	707 6622	20.54	142 3408	691 9858	19.76	$1\frac{3}{4}$
$1\frac{1}{2}$	148 7190	713 7488	20.66	155 1850	698 3103	19.89	$1\frac{1}{2}$
$1\frac{5}{8}$	0.161 0128	$\bar{2}.719$ 7991	20.78	0.168 0134	$\bar{2}.704$ 5955	20.01	$1\frac{5}{8}$
$1\frac{3}{4}$	173 2916	725 8133	20.91	180 8260	710 8418	20.14	$1\frac{3}{4}$
$1\frac{7}{8}$	185 5553	731 7916	21.04	193 6229	717 0494	20.26	$1\frac{7}{8}$
2	197 8040	737 7340	21.16	206 4041	723 2183	20.39	2
$2\frac{1}{8}$	0.210 0376	$\bar{2}.743$ 6408	21.29	0.219 1697	$\bar{2}.729$ 3489	20.52	$2\frac{1}{8}$
$2\frac{1}{4}$	222 2563	749 5119	21.42	231 9196	735 4410	20.65	$2\frac{1}{4}$
$2\frac{3}{8}$	234 4600	755 3479	21.55	244 6540	741 4952	20.78	$2\frac{3}{8}$
$2\frac{1}{2}$	246 6489	761 1485	21.68	257 3728	747 5114	20.91	$2\frac{1}{2}$
$2\frac{5}{8}$	0.258 8229	$\bar{2}.766$ 9142	21.81	0.270 0761	$\bar{2}.753$ 4899	21.04	$2\frac{5}{8}$
$2\frac{3}{4}$	270 9821	772 6451	21.94	282 7639	759 4309	21.17	$2\frac{3}{4}$
$2\frac{7}{8}$	283 1265	778 3413	22.08	295 4364	765 3345	21.31	$2\frac{7}{8}$
3	295 2562	784 0029	22.21	308 0934	771 2009	21.44	3
$3\frac{1}{8}$	0.307 3711	$\bar{2}.789$ 6302	22.35	0.320 7351	$\bar{2}.777$ 0303	21.58	$3\frac{1}{8}$
$3\frac{1}{4}$	319 4714	795 2232	22.49	333 3614	782 8230	21.72	$3\frac{1}{4}$
$3\frac{3}{8}$	331 5570	800 7824	22.62	345 9725	788 5790	21.85	$3\frac{3}{8}$
$3\frac{1}{2}$	343 6280	806 3076	22.76	358 5684	794 2986	21.99	$3\frac{1}{2}$
$3\frac{5}{8}$	0.355 6845	$\bar{2}.811$ 7991	22.90	0.371 1490	$\bar{2}.799$ 9820	22.13	$3\frac{5}{8}$
$3\frac{3}{4}$	367 7264	817 2572	23.04	383 7145	805 6293	22.28	$3\frac{3}{4}$
$3\frac{7}{8}$	379 7538	822 6819	23.18	396 2649	811 2408	22.42	$3\frac{7}{8}$
4	391 7668	828 0735	23.33	408 8001	816 8166	22.56	4
$4\frac{1}{8}$	0.403 7653	$\bar{2}.833$ 4321	23.47	0.421 3203	$\bar{2}.822$ 3570	22.71	$4\frac{1}{8}$
$4\frac{1}{4}$	415 7495	838 7580	23.62	433 8255	827 8622	22.85	$4\frac{1}{4}$
$4\frac{3}{8}$	427 7192	844 0512	23.76	446 3157	833 3323	23.00	$4\frac{3}{8}$
$4\frac{1}{2}$	439 6747	849 3118	23.91	458 7910	838 7674	23.15	$4\frac{1}{2}$
$4\frac{5}{8}$	0.451 6158	$\bar{2}.854$ 5404	24.06	0.471 2513	$\bar{2}.844$ 1679	23.29	$4\frac{5}{8}$
$4\frac{3}{4}$	463 5427	859 7367	24.20	483 6968	849 5341	23.44	$4\frac{3}{4}$
$4\frac{7}{8}$	475 4554	864 9012	24.35	496 1274	854 8659	23.59	$4\frac{7}{8}$
5	487 3539	870 0340	24.50	508 5432	860 1637	23.75	5
$5\frac{1}{8}$	0.499 2382	$\bar{2}.875$ 1351	24.65	0.520 9442	$\bar{2}.865$ 4275	23.90	$5\frac{1}{8}$
$5\frac{1}{4}$	511 1084	880 2051	24.81	533 3305	870 6578	24.05	$5\frac{1}{4}$
$5\frac{3}{8}$	522 9645	885 2437	24.96	545 7021	875 8547	24.21	$5\frac{3}{8}$
$5\frac{1}{2}$	534 8066	890 2513	25.12	558 0590	881 0182	24.36	$5\frac{1}{2}$
$5\frac{5}{8}$	0.546 6346	$\bar{2}.895$ 2282	25.27	0.570 4013	$\bar{2}.886$ 1487	24.52	$5\frac{5}{8}$
$5\frac{3}{4}$	558 4486	900 1744	25.43	582 7290	891 2464	24.68	$5\frac{3}{4}$
$5\frac{7}{8}$	570 2487	905 0902	25.59	595 0422	896 3113	24.84	$5\frac{7}{8}$
6	582 0349	909 9756	25.82	607 3408	901 3439	25.08	6
$6\frac{1}{8}$	0.605 5656	$\bar{2}.919$ 6564	26.14	0.631 8945	$\bar{2}.911$ 3126	25.40	$6\frac{1}{8}$
$6\frac{1}{4}$	629 0410	929 2185	26.47	656 3906	921 1541	25.73	$6\frac{1}{4}$
$6\frac{3}{8}$	652 4613	938 6631	26.80	680 8292	930 8699	26.06	$6\frac{3}{8}$
$6\frac{1}{2}$	675 8269	947 9918	27.13	705 2107	940 4618	26.40	$6\frac{1}{2}$
$6\frac{5}{8}$	0.699 1379	$\bar{2}.957$ 2061	27.47	0.729 5352	$\bar{2}.949$ 9314	26.74	$6\frac{5}{8}$
$6\frac{3}{4}$	722 3947	966 3073	27.81	753 8031	959 2803	27.09	$6\frac{3}{4}$
$6\frac{7}{8}$	745 5974	975 2971	28.15	778 0147	968 5103	27.43	$6\frac{7}{8}$
7	768 7464	984 1769	28.50	802 1701	977 6228	27.79	7
$7\frac{1}{8}$	0.791 8418	$\bar{2}.992$ 9481	28.85	0.826 2697	$\bar{2}.986$ 6197	28.14	$7\frac{1}{8}$
$7\frac{1}{4}$	814 8840	$\bar{1}.001$ 6123	29.21	850 3137	995 5025	28.51	$7\frac{1}{4}$
$7\frac{3}{8}$	837 8731	010 1708	29.57	874 3024	$\bar{1}.004$ 2728	28.87	$7\frac{3}{8}$
$7\frac{1}{2}$	860 8095	018 6251	29.93	898 2359	012 9322	29.24	$7\frac{1}{2}$
$7\frac{5}{8}$	0.883 6932	$\bar{1}.026$ 9767	30.30	0.922 1147	$\bar{1}.021$ 4826	29.61	$7\frac{5}{8}$
$7\frac{3}{4}$	906 5247	035 2271	30.67	945 9389	029 9253	29.99	$7\frac{3}{4}$
$7\frac{7}{8}$	929 3042	043 3776	31.05	969 7087	038 2620	30.37	$7\frac{7}{8}$
8	952 0318	051 4297	...	993 4244	046 4944	...	8

25 Years				26 Years			
100 <i>i</i>	$\log(1+i)^{25}$	$\log \frac{1}{a_{25}}$	Factor	$\log(1+i)^{26}$	$\log \frac{1}{a_{26}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.054 1515	$\bar{2}.629$ 9379	18 39	0.056 3176	$\bar{2}.613$ 9647	17.74	$\frac{1}{2}$
1	108 0343	657 1204	18.69	112 3557	642 1565	18.03	1
$\frac{11}{8}$	0.121 4634	$\bar{2}.663$ 8087	18.81	0.126 3219	$\bar{2}.649$ 0893	18.15	$\frac{11}{8}$
$\frac{11}{4}$	134 8758	670 4543	18.93	140 2708	655 9764	18.27	$\frac{11}{4}$
$\frac{13}{8}$	148 2717	677 0575	19.05	154 2025	662 8178	18.39	$\frac{13}{8}$
$\frac{11}{2}$	161 6511	683 6184	19.18	168 1171	669 6141	18.52	$\frac{11}{2}$
$\frac{15}{8}$	0.175 0140	$\bar{2}.690$ 1373	19.30	0.182 0145	$\bar{2}.676$ 3651	18.64	$\frac{15}{8}$
$\frac{13}{4}$	188 3604	696 6143	19.42	195 8949	683 0713	18.76	$\frac{13}{4}$
$\frac{17}{8}$	201 6905	703 0495	19.55	209 7582	689 7327	18.89	$\frac{17}{8}$
2	215 0043	709 4433	19.68	223 6045	696 3497	19.02	2
$\frac{21}{8}$	0.228 3017	$\bar{2}.715$ 7957	19.81	0.237 4338	$\bar{2}.702$ 9224	19.15	$\frac{21}{8}$
$\frac{23}{4}$	241 5829	722 1071	19.93	251 2462	709 4509	19.28	$\frac{23}{4}$
$\frac{25}{8}$	254 8479	728 3775	20.07	265 0418	715 9357	19.41	$\frac{25}{8}$
$\frac{13}{2}$	268 0966	734 6072	20.20	278 8205	722 3768	19.54	$\frac{13}{2}$
$\frac{29}{8}$	0.281 3293	$\bar{2}.740$ 7964	20.33	0.292 5824	$\bar{2}.728$ 7745	19.67	$\frac{29}{8}$
$\frac{27}{4}$	294 5458	746 9452	20.46	306 3276	735 1289	19.80	$\frac{27}{4}$
$\frac{29}{8}$	307 7462	753 0539	20.60	320 0561	741 4405	19.94	$\frac{29}{8}$
3	320 9306	759 1227	20.73	333 7678	747 7092	20.08	3
$\frac{31}{8}$	0.334 0990	$\bar{2}.765$ 1518	20.87	0.347 4630	$\bar{2}.753$ 9354	20.21	$\frac{31}{8}$
$\frac{33}{4}$	347 2515	771 1414	21.01	361 1416	760 1194	20.35	$\frac{33}{4}$
$\frac{35}{8}$	360 3881	777 0916	21.15	374 8036	766 2612	20.49	$\frac{35}{8}$
$\frac{15}{4}$	373 5087	783 0029	21.29	388 4491	772 3613	20.63	$\frac{15}{4}$
$\frac{39}{8}$	0.386 6136	$\bar{2}.788$ 8752	21.43	0.402 0781	$\bar{2}.778$ 4197	20.77	$\frac{39}{8}$
$\frac{37}{4}$	399 7026	794 7089	21.57	415 6907	784 4369	20.92	$\frac{37}{4}$
$\frac{39}{8}$	412 7759	800 5041	21.71	429 2870	790 4129	21.06	$\frac{39}{8}$
4	425 8335	806 2612	21.86	442 8668	796 3480	21.21	4
$\frac{41}{8}$	0.438 8754	$\bar{2}.811$ 9801	22.00	0.456 4304	$\bar{2}.802$ 2425	21.35	$\frac{41}{8}$
$\frac{43}{4}$	451 9016	817 6613	22.15	469 9777	808 0965	21.50	$\frac{43}{4}$
$\frac{45}{8}$	464 9122	823 3050	22.30	483 5087	813 9105	21.65	$\frac{45}{8}$
$\frac{17}{2}$	477 9073	828 9113	22.44	497 0236	819 6846	21.80	$\frac{17}{2}$
$\frac{49}{8}$	0.490 8868	$\bar{2}.834$ 4805	22.59	0.510 5222	$\bar{2}.825$ 4188	21.95	$\frac{49}{8}$
$\frac{47}{4}$	503 8508	840 0127	22.75	524 0048	831 1139	22.10	$\frac{47}{4}$
$\frac{49}{8}$	516 7993	845 5083	22.90	537 4713	836 7696	22.25	$\frac{49}{8}$
5	529 7325	850 9674	23.05	550 9218	842 3866	22.41	5
$\frac{51}{8}$	0.542 6502	$\bar{2}.856$ 3903	23.20	0.564 3562	$\bar{2}.847$ 9648	22.56	$\frac{51}{8}$
$\frac{53}{4}$	555 5526	861 7773	23.36	577 7747	853 5045	22.72	$\frac{53}{4}$
$\frac{55}{8}$	568 4397	867 1284	23.52	591 1773	859 0062	22.88	$\frac{55}{8}$
$\frac{19}{2}$	581 3115	872 4438	23.67	604 5639	864 4699	23.04	$\frac{19}{2}$
$\frac{59}{8}$	0.594 1680	$\bar{2}.877$ 7241	23.83	0.617 9348	$\bar{2}.869$ 8961	23.20	$\frac{59}{8}$
$\frac{57}{4}$	607 0094	882 9693	23.99	631 2898	875 2847	23.36	$\frac{57}{4}$
$\frac{59}{8}$	619 8356	888 1795	24.15	644 6290	880 6362	23.52	$\frac{59}{8}$
6	632 6466	893 3551	24.39	657 9525	885 9509	23.77	6
$\frac{61}{4}$	0.658 2235	$\bar{2}.903$ 6033	24.72	0.684 5524	$\bar{2}.896$ 4705	24.10	$\frac{61}{4}$
$\frac{63}{8}$	683 7402	913 7158	25.05	711 0898	906 8456	24.43	$\frac{63}{8}$
$\frac{65}{4}$	709 1971	923 6942	25.39	737 5650	917 0781	24.77	$\frac{65}{4}$
7	734 5944	933 5406	25.73	763 9782	927 1703	25.12	7
$\frac{67}{8}$	0.759 9325	$\bar{2}.943$ 2565	26.08	0.790 3298	$\bar{2}.937$ 1240	25.46	$\frac{67}{8}$
$\frac{69}{4}$	785 2116	952 8441	26.42	816 6201	946 9414	25.82	$\frac{69}{4}$
$\frac{71}{8}$	810 4320	962 3051	26.78	842 8492	956 6244	26.18	$\frac{71}{8}$
8	835 5939	971 6412	27.13	869 0176	966 1752	26.54	8
$\frac{73}{4}$	0.860 6976	$\bar{2}.980$ 8544	27.50	0.895 1255	$\bar{2}.975$ 5957	26.90	$\frac{73}{4}$
$\frac{75}{8}$	885 7435	989 9465	27.86	921 1732	984 8879	27.27	$\frac{75}{8}$
$\frac{77}{4}$	910 7316	998 9192	28.23	947 1609	994 0539	27.65	$\frac{77}{4}$
9	935 6624	$\bar{1}.007$ 7744	28.61	973 0889	$\bar{1}.003$ 0957	28.03	9
$\frac{79}{8}$	0.960 5361	$\bar{1}.016$ 5139	28.98	0.998 9576	$\bar{1}.012$ 0152	28.41	$\frac{79}{8}$
$\frac{81}{4}$	985 5350	025 1394	29.37	$\bar{1}.024$ 7671	020 8144	28.80	$\frac{81}{4}$
$\frac{83}{8}$	$\bar{1}.010$ 1132	033 6528	29.75	050 5178	029 4953	29.19	$\frac{83}{8}$
10	034 8171	042 0557	...	076 2098	038 0597	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

27 Years				28 Years			
100 <i>i</i>	$\log(1+i)^{27}$	$\log \frac{1}{a_{27}}$	Factor	$\log(1+i)^{28}$	$\log \frac{1}{a_{28}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.058 4837	$\bar{2}$.598 6334	17.12	0.060 6497	$\bar{2}$.583 8975	16.50	$\frac{1}{2}$
1	116 6771	627 8320	17.42	120 9985	614 1000	16.85	1
$1\frac{1}{8}$	0.131 1804	$\bar{2}$.635 0082	17.54	0.136 0390	$\bar{2}$.621 5189	16.97	$1\frac{1}{8}$
$1\frac{1}{4}$	145 6659	642 1357	17.66	151 0609	628 8856	17.09	$1\frac{1}{4}$
$1\frac{3}{8}$	160 1334	649 2144	17.78	166 0643	636 2004	17.21	$1\frac{3}{8}$
$1\frac{1}{2}$	174 5831	656 2446	17.90	181 0492	643 4633	17.33	$1\frac{1}{2}$
$1\frac{5}{8}$	0.189 0151	$\bar{2}$.663 2265	18.03	0.196 0156	$\bar{2}$.650 6747	17.46	$1\frac{5}{8}$
$1\frac{3}{4}$	203 4293	670 1603	18.15	210 9637	657 8349	17.58	$1\frac{3}{4}$
$1\frac{7}{8}$	217 8258	677 0465	18.28	225 8934	664 9441	17.71	$1\frac{7}{8}$
2	232 2046	683 8850	18.41	240 8048	672 0024	17.84	2
$2\frac{1}{8}$	0.246 5659	$\bar{2}$.690 6761	18.53	0.255 6979	$\bar{2}$.679 0102	17.97	$2\frac{1}{8}$
$2\frac{1}{4}$	260 9096	697 4201	18.66	270 5729	685 9679	18.10	$2\frac{1}{4}$
$2\frac{3}{8}$	275 2357	704 1173	18.80	285 4296	692 8754	18.23	$2\frac{3}{8}$
$2\frac{1}{2}$	289 5444	710 7677	18.93	300 2682	699 7331	18.36	$2\frac{1}{2}$
$2\frac{5}{8}$	0.303 8356	$\bar{2}$.717 3717	19.06	0.315 0888	$\bar{2}$.706 5414	18.49	$2\frac{5}{8}$
$2\frac{3}{4}$	318 1094	723 9296	19.20	329 8913	713 3005	18.63	$2\frac{3}{4}$
$2\frac{7}{8}$	332 3659	730 4416	19.33	344 6757	720 0106	18.76	$2\frac{7}{8}$
3	346 6051	736 9079	19.47	359 4423	726 6720	18.90	3
$3\frac{1}{8}$	0.360 8270	$\bar{2}$.743 3287	19.61	0.374 1909	$\bar{2}$.733 2851	19.04	$3\frac{1}{8}$
$3\frac{1}{4}$	375 0316	749 7045	19.74	388 9217	739 8500	19.18	$3\frac{1}{4}$
$3\frac{3}{8}$	389 2191	756 0353	19.88	403 6346	746 3672	19.32	$3\frac{3}{8}$
$3\frac{1}{2}$	403 3894	762 3215	20.03	418 3298	752 8367	19.46	$3\frac{1}{2}$
$3\frac{5}{8}$	0.417 5427	$\bar{2}$.768 5632	20.17	0.433 0072	$\bar{2}$.759 2590	19.61	$3\frac{5}{8}$
$3\frac{3}{4}$	431 6788	774 7609	20.31	447 6670	765 6343	19.75	$3\frac{3}{4}$
$3\frac{7}{8}$	445 7980	780 9147	20.46	462 3090	771 9629	19.90	$3\frac{7}{8}$
4	459 9002	787 0248	20.60	476 9335	778 2452	20.04	4
$4\frac{1}{8}$	0.473 9854	$\bar{2}$.793 0917	20.75	0.491 5404	$\bar{2}$.784 4813	20.19	$4\frac{1}{8}$
$4\frac{1}{4}$	488 0537	799 1155	20.90	506 1298	790 6716	20.34	$4\frac{1}{4}$
$4\frac{3}{8}$	502 1052	805 0964	21.05	520 7017	796 8164	20.49	$4\frac{3}{8}$
$4\frac{1}{2}$	516 1398	811 0349	21.20	535 2561	802 9160	20.65	$4\frac{1}{2}$
$4\frac{5}{8}$	0.530 1577	$\bar{2}$.816 9311	21.35	0.549 7932	$\bar{2}$.808 9707	20.80	$4\frac{5}{8}$
$4\frac{3}{4}$	544 1589	822 7854	21.51	564 3129	814 9808	20.95	$4\frac{3}{4}$
$4\frac{7}{8}$	558 1433	828 5978	21.66	578 8153	820 9466	21.11	$4\frac{7}{8}$
5	572 1111	834 3689	21.82	593 3004	826 8683	21.27	5
$5\frac{1}{8}$	0.586 0622	$\bar{2}$.840 0988	21.97	0.607 7682	$\bar{2}$.832 7464	21.42	$5\frac{1}{8}$
$5\frac{1}{4}$	599 9968	845 7880	22.13	622 2189	838 5811	21.58	$5\frac{1}{4}$
$5\frac{3}{8}$	613 9149	851 4364	22.29	636 6525	844 3727	21.74	$5\frac{3}{8}$
$5\frac{1}{2}$	627 8164	857 0446	22.45	651 0689	850 1216	21.91	$5\frac{1}{2}$
$5\frac{5}{8}$	0.641 7015	$\bar{2}$.862 6126	22.61	0.665 4682	$\bar{2}$.855 8280	22.07	$5\frac{5}{8}$
$5\frac{3}{4}$	655 5702	868 1410	22.77	679 8505	861 4922	22.23	$5\frac{3}{4}$
$5\frac{7}{8}$	669 4224	873 6299	22.94	694 2159	867 1146	22.40	$5\frac{7}{8}$
6	683 2584	879 0797	23.19	708 5642	872 6955	22.65	6
$6\frac{1}{4}$	0.710 8813	$\bar{2}$.889 8625	23.52	0.737 2103	$\bar{2}$.883 7338	22.99	$6\frac{1}{4}$
$6\frac{1}{8}$	738 4394	900 4921	23.86	765 7890	894 6099	23.33	$6\frac{1}{8}$
$6\frac{3}{4}$	765 9329	910 9705	24.20	794 3007	905 3259	23.68	$6\frac{3}{4}$
7	793 3620	921 3000	24.55	822 7458	915 8847	24.03	7
$7\frac{1}{4}$	0.820 7271	$\bar{2}$.931 4830	24.90	0.851 1244	$\bar{2}$.926 2885	24.39	$7\frac{1}{4}$
$7\frac{1}{8}$	848 0285	941 5215	25.26	879 4370	936 5399	24.75	$7\frac{1}{8}$
$7\frac{3}{4}$	875 2665	951 4181	25.62	907 6838	946 6413	25.12	$7\frac{3}{4}$
8	902 4414	961 1747	25.99	935 8652	956 5953	25.49	8
$8\frac{1}{4}$	0.929 5534	$\bar{2}$.970 7937	26.36	0.963 9813	$\bar{2}$.966 4043	25.86	$8\frac{1}{4}$
$8\frac{1}{8}$	956 6029	980 2773	26.74	992 0327	976 0708	26.24	$8\frac{1}{8}$
$8\frac{3}{4}$	983 5902	989 6277	27.12	1.020 0194	985 5971	26.63	$8\frac{3}{4}$
9	1.010 5154	998 8472	27.50	0.047 9419	994 9857	27.02	9
$9\frac{1}{4}$	1.037 3790	$\bar{1}$.007 9378	27.89	1.075 8005	$\bar{1}$.004 2389	27.41	$9\frac{1}{4}$
$9\frac{1}{8}$	064 1812	016 9019	28.28	103 5953	013 3593	27.81	$9\frac{1}{8}$
$9\frac{3}{4}$	090 9223	025 7414	28.68	131 3268	022 3490	28.21	$9\frac{3}{4}$
10	117 6025	034 4586	...	158 9952	031 2105	...	10

29 Years					30 Years				
100 <i>i</i>	$\log(1+i)^{29}$	$\log \frac{1}{a_{29}}$	Factor		$\log(1+i)^{30}$	$\log \frac{1}{a_{30}}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0.062 8158	$\bar{2}.569$ 7149	16.02		0.064 9819	$\bar{2}.556$ 0481	15.53	$\frac{1}{2}$	
1	125 3198	600 9187	16.32		129 6412	588 2506	15.82	1	
$1\frac{1}{8}$	0.140 8975	$\bar{2}.608$ 5793	16.44		0.145 7560	$\bar{2}.596$ 1520	15.94	$1\frac{1}{8}$	
$1\frac{1}{4}$	156 4559	616 1843	16.56		161 8510	603 9942	16.06	$1\frac{1}{4}$	
$1\frac{3}{8}$	171 9951	623 7339	16.68		177 9260	611 7775	16.18	$1\frac{3}{8}$	
$1\frac{1}{2}$	187 5152	631 2284	16.80		193 9813	619 5022	16.30	$1\frac{1}{2}$	
$1\frac{5}{8}$	0.203 0162	$\bar{2}.638$ 6680	16.93		0.210 0168	$\bar{2}.627$ 1686	16.43	$1\frac{5}{8}$	
$1\frac{3}{4}$	218 4981	646 0530	17.05		226 0325	634 7770	16.55	$1\frac{3}{4}$	
$1\frac{7}{8}$	233 9610	653 3836	17.18		242 0287	642 3276	16.68	$1\frac{7}{8}$	
2	249 4050	660 6602	17.31		258 0052	649 8207	16.81	2	
$2\frac{1}{8}$	0.264 8300	$\bar{2}.667$ 8830	17.44		0.273 9621	$\bar{2}.657$ 2567	16.94	$2\frac{1}{8}$	
$2\frac{1}{4}$	280 2362	675 0522	17.57		289 8995	664 6357	17.07	$2\frac{1}{4}$	
$2\frac{3}{8}$	295 6235	682 1682	17.70		305 8174	671 9584	17.20	$2\frac{3}{8}$	
$2\frac{1}{2}$	310 9921	689 2313	17.83		321 7160	679 2247	17.34	$2\frac{1}{2}$	
$2\frac{5}{8}$	0.326 3419	$\bar{2}.696$ 2417	17.96		0.337 5951	$\bar{2}.686$ 4352	17.47	$2\frac{5}{8}$	
$2\frac{3}{4}$	341 6731	703 1998	18.10		353 4549	693 5900	17.61	$2\frac{3}{4}$	
$2\frac{7}{8}$	356 9856	710 1058	18.24		369 2954	700 6895	17.74	$2\frac{7}{8}$	
3	372 2795	716 9600	18.38		385 1167	707 7341	17.88	3	
$3\frac{1}{8}$	0.387 5549	$\bar{2}.723$ 7627	18.51		0.400 9188	$\bar{2}.714$ 7242	18.02	$3\frac{1}{8}$	
$3\frac{1}{4}$	402 8117	730 5144	18.65		416 7018	721 6599	18.16	$3\frac{1}{4}$	
$3\frac{3}{8}$	418 0502	737 2151	18.80		432 4657	728 5417	18.31	$3\frac{3}{8}$	
$3\frac{1}{2}$	433 2701	743 8654	18.94		448 2105	735 3699	18.45	$3\frac{1}{2}$	
$3\frac{5}{8}$	0.448 4718	$\bar{2}.750$ 4655	19.08		0.463 9363	$\bar{2}.742$ 1450	18.60	$3\frac{5}{8}$	
$3\frac{3}{4}$	463 6551	757 0155	19.23		479 6432	748 8670	18.74	$3\frac{3}{4}$	
$3\frac{7}{8}$	478 8201	763 5160	19.38		495 3311	755 5366	18.89	$3\frac{7}{8}$	
4	493 9668	769 9673	19.52		511 0002	762 1540	19.04	4	
$4\frac{1}{8}$	0.509 0954	$\bar{2}.776$ 3697	19.67		0.526 6504	$\bar{2}.768$ 7195	19.19	$4\frac{1}{8}$	
$4\frac{1}{4}$	524 2058	782 7234	19.82		542 2819	775 2336	19.34	$4\frac{1}{4}$	
$4\frac{3}{8}$	539 2982	789 0288	19.98		557 8947	781 6964	19.49	$4\frac{3}{8}$	
$4\frac{1}{2}$	554 3724	795 2863	20.13		573 4887	788 1085	19.65	$4\frac{1}{2}$	
$4\frac{5}{8}$	0.569 4287	$\bar{2}.801$ 4962	20.28		0.589 0641	$\bar{2}.794$ 4703	19.80	$4\frac{5}{8}$	
$4\frac{3}{4}$	584 4669	807 6587	20.44		604 6209	800 7820	19.96	$4\frac{3}{4}$	
$4\frac{7}{8}$	599 4872	813 7744	20.60		620 1592	807 0441	20.12	$4\frac{7}{8}$	
5	614 4897	819 8433	20.75		635 6790	813 2570	20.28	5	
$5\frac{1}{8}$	0.629 4743	$\bar{2}.825$ 8660	20.91		0.651 1803	$\bar{2}.819$ 4208	20.44	$5\frac{1}{8}$	
$5\frac{1}{4}$	644 4410	831 8428	21.07		666 6631	825 5361	20.60	$5\frac{1}{4}$	
$5\frac{3}{8}$	659 3900	837 7740	21.24		682 1276	831 6032	20.77	$5\frac{3}{8}$	
$5\frac{1}{2}$	674 3213	843 6598	21.40		697 5738	837 6225	20.93	$5\frac{1}{2}$	
$5\frac{5}{8}$	0.689 2349	$\bar{2}.849$ 5008	21.57		0.713 0017	$\bar{2}.843$ 5943	21.10	$5\frac{5}{8}$	
$5\frac{3}{4}$	704 1309	855 2971	21.73		728 4113	849 5192	21.27	$5\frac{3}{4}$	
$5\frac{7}{8}$	719 0093	861 0493	21.90		743 8027	855 3973	21.43	$5\frac{7}{8}$	
6	733 8701	866 7575	22.15		759 1760	861 2291	21.69	6	
$6\frac{1}{8}$	0.763 5392	$\bar{2}.878$ 0436	22.49		0.789 8682	$\bar{2}.872$ 7553	22.03	$6\frac{1}{8}$	
$6\frac{1}{4}$	793 1386	889 1582	22.84		820 4882	884 1009	22.39	$6\frac{1}{4}$	
$6\frac{3}{8}$	822 6686	900 1040	23.19		851 0365	895 2687	22.74	$6\frac{3}{8}$	
$6\frac{1}{2}$	852 1296	910 8839	23.55		881 5133	906 2618	23.10	$6\frac{1}{2}$	
$6\frac{5}{8}$	0.881 5217	$\bar{2}.921$ 5005	23.91		0.911 9190	$\bar{2}.917$ 0832	23.47	$6\frac{5}{8}$	
$6\frac{3}{4}$	910 8455	931 9565	24.28		942 2539	927 7359	23.84	$6\frac{3}{4}$	
$6\frac{7}{8}$	940 1011	942 2547	24.65		972 5184	938 2229	24.21	$6\frac{7}{8}$	
7	969 2889	952 3979	25.02		1.002 7127	948 5471	24.60	7	
$7\frac{1}{8}$	0.998 4092	$\bar{2}.962$ 3886	25.40		1.032 8372	$\bar{2}.958$ 7115	24.98	$7\frac{1}{8}$	
$7\frac{1}{4}$	1.027 4624	972 2295	25.79		062 8921	968 7191	25.37	$7\frac{1}{4}$	
$7\frac{3}{8}$	056 4487	981 9234	26.18		092 8780	978 5726	25.77	$7\frac{3}{8}$	
$7\frac{1}{2}$	085 3684	991 4730	26.57		122 7949	988 2751	26.17	$7\frac{1}{2}$	
$7\frac{5}{8}$	1.114 2219	$\bar{1}.000$ 8806	26.97		1.152 6434	$\bar{1}.007$ 8292	26.57	$7\frac{5}{8}$	
$7\frac{3}{4}$	143 0095	010 1491	27.38		182 4236	$\bar{1}.007$ 2380	26.98	$7\frac{3}{4}$	
$7\frac{7}{8}$	171 7313	019 2809	27.78		212 1359	016 5042	27.39	$7\frac{7}{8}$	
8	200 3879	028 2787	...		241 7806	025 6304	...	8	

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

31 Years				32 Years			
100 <i>i</i>	$\log(1+i)^{31}$	$\log \frac{1}{a_{31}}$	Factor	$\log(1+i)^{32}$	$\log \frac{1}{a_{32}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.067 1479	$\bar{2}.542$ 8633	15.06	0.069 3140	$\bar{2}.530$ 1296	14.62	$\frac{1}{2}$
1	133 9626	576 0617	15.35	138 2840	564 3214	14.92	1
$1\frac{1}{8}$	0.150 6146	$\bar{2}.584$ 2029	15.47	0.155 4731	$\bar{2}.572$ 7015	15.04	$1\frac{1}{8}$
$1\frac{1}{4}$	167 2460	592 2814	15.59	172 6410	581 0152	15.16	$1\frac{1}{4}$
$1\frac{3}{8}$	183 8569	600 2973	15.72	189 7878	589 2625	15.28	$1\frac{3}{8}$
$1\frac{1}{2}$	200 4473	608 2510	15.84	206 9134	597 4440	15.40	$1\frac{1}{2}$
$1\frac{5}{8}$	0.217 0173	$\bar{2}.616$ 1429	15.96	0.224 0179	$\bar{2}.605$ 5599	15.53	$1\frac{5}{8}$
$1\frac{3}{4}$	233 5670	623 9731	16.09	241 1014	613 6106	15.65	$1\frac{3}{4}$
$1\frac{7}{8}$	250 0963	631 7421	16.22	258 1639	621 5965	15.78	$1\frac{7}{8}$
2	266 6053	639 4501	16.35	275 2055	629 5177	15.91	2
$2\frac{1}{8}$	0.283 0942	$\bar{2}.647$ 0975	16.48	0.292 2262	$\bar{2}.637$ 3748	16.04	$2\frac{1}{8}$
$2\frac{1}{4}$	299 5628	654 6847	16.61	309 2261	645 1682	16.17	$2\frac{1}{4}$
$2\frac{3}{8}$	316 0114	662 2119	16.74	326 2053	652 8981	16.30	$2\frac{3}{8}$
$2\frac{1}{2}$	332 4398	669 6794	16.87	343 1637	660 5649	16.44	$2\frac{1}{2}$
$2\frac{5}{8}$	0.348 8483	$\bar{2}.677$ 0878	17.01	0.360 1014	$\bar{2}.668$ 1690	16.57	$2\frac{5}{8}$
$2\frac{3}{4}$	365 2367	684 4372	17.14	377 0186	675 7108	16.71	$2\frac{3}{4}$
$2\frac{7}{8}$	381 6053	691 7280	17.28	393 9151	683 1907	16.85	$2\frac{7}{8}$
3	397 9540	698 9607	17.42	410 7912	690 6091	16.99	3
$3\frac{1}{8}$	0.414 2828	$\bar{2}.706$ 1355	17.56	0.427 6468	$\bar{2}.697$ 9663	17.13	$3\frac{1}{8}$
$3\frac{1}{4}$	430 5919	713 2529	17.70	444 4819	705 2628	17.27	$3\frac{1}{4}$
$3\frac{3}{8}$	446 8812	720 3132	17.85	461 2967	712 4989	17.42	$3\frac{3}{8}$
$3\frac{1}{2}$	463 1508	727 3167	17.99	478 0912	719 6752	17.56	$3\frac{1}{2}$
$3\frac{5}{8}$	0.479 4009	$\bar{2}.734$ 2639	18.14	0.494 8654	$\bar{2}.726$ 7919	17.71	$3\frac{5}{8}$
$3\frac{3}{4}$	495 6313	741 1552	18.29	511 6194	733 8495	17.86	$3\frac{3}{4}$
$3\frac{7}{8}$	511 8421	747 9908	18.43	528 3532	740 8485	18.01	$3\frac{7}{8}$
4	528 0335	754 7714	18.59	545 0669	747 7892	18.16	4
$4\frac{1}{8}$	0.544 2054	$\bar{2}.761$ 4970	18.74	0.561 7605	$\bar{2}.754$ 6720	18.31	$4\frac{1}{8}$
$4\frac{1}{4}$	560 3580	768 1683	18.89	578 4340	761 4975	18.47	$4\frac{1}{4}$
$4\frac{3}{8}$	576 4911	774 7856	19.04	595 0876	768 2660	18.62	$4\frac{3}{8}$
$4\frac{1}{2}$	592 6050	781 3492	19.20	611 7213	774 9781	18.78	$4\frac{1}{2}$
$4\frac{5}{8}$	0.608 6996	$\bar{2}.787$ 8596	19.36	0.628 3351	$\bar{2}.781$ 6338	18.94	$4\frac{5}{8}$
$4\frac{3}{4}$	624 7750	794 3172	19.52	644 9290	788 2340	19.10	$4\frac{3}{4}$
$4\frac{7}{8}$	640 8312	800 7224	19.68	661 5032	794 7791	19.26	$4\frac{7}{8}$
5	656 8683	807 0756	19.84	678 0576	801 2694	19.42	5
$5\frac{1}{8}$	0.672 8863	$\bar{2}.813$ 3771	20.00	0.694 5923	$\bar{2}.807$ 7053	19.59	$5\frac{1}{8}$
$5\frac{1}{4}$	688 8852	819 6275	20.16	711 1073	814 0872	19.75	$5\frac{1}{4}$
$5\frac{3}{8}$	704 8652	825 8271	20.33	727 6028	820 4158	19.92	$5\frac{3}{8}$
$5\frac{1}{2}$	720 8262	831 9762	20.49	744 0787	826 6914	20.09	$5\frac{1}{2}$
$5\frac{5}{8}$	0.736 7684	$\bar{2}.838$ 0755	20.66	0.760 5351	$\bar{2}.832$ 9144	20.26	$5\frac{5}{8}$
$5\frac{3}{4}$	752 6917	844 1252	20.83	776 9720	839 0853	20.43	$5\frac{3}{4}$
$5\frac{7}{8}$	768 5961	850 1257	21.00	793 3895	845 2046	20.60	$5\frac{7}{8}$
6	784 4818	856 0774	21.26	809 7877	851 2726	20.86	6
$6\frac{1}{8}$	0.816 1971	$\bar{2}.867$ 8363	21.61	0.842 5260	$\bar{2}.863$ 2570	21.21	$6\frac{1}{8}$
$6\frac{1}{4}$	847 8378	879 4052	21.96	875 1874	875 0419	21.57	$6\frac{1}{4}$
$6\frac{3}{8}$	879 4044	890 7874	22.32	907 7723	886 6309	21.94	$6\frac{3}{8}$
$6\frac{1}{2}$	910 8971	901 9861	22.69	940 2809	898 0278	22.31	$6\frac{1}{2}$
$7\frac{1}{8}$	0.942 3163	$\bar{2}.913$ 0046	23.06	0.972 7136	$\bar{2}.909$ 2359	22.68	$7\frac{1}{8}$
$7\frac{1}{4}$	973 6624	923 8462	23.43	1.005 0709	920 2589	23.06	$7\frac{1}{4}$
$7\frac{3}{8}$	1.004 9356	934 5143	23.82	0.37 3529	931 1004	23.44	$7\frac{3}{8}$
$7\frac{1}{2}$	0.36 1364	945 0118	24.20	069 5602	941 7638	23.83	$7\frac{1}{2}$
$8\frac{1}{8}$	1.067 2651	$\bar{2}.955$ 3422	24.59	1.101 6930	$\bar{2}.952$ 2527	24.23	$8\frac{1}{8}$
$8\frac{1}{4}$	098 3219	965 5086	24.99	133 7516	962 5704	24.63	$8\frac{1}{4}$
$8\frac{3}{8}$	129 3072	975 5140	25.39	165 7365	972 7204	25.04	$8\frac{3}{8}$
$8\frac{1}{2}$	160 2214	985 3618	25.79	197 6479	982 7062	25.45	$8\frac{1}{2}$
$9\frac{1}{8}$	1.191 0648	$\bar{2}.995$ 0549	26.20	1.229 4863	$\bar{2}.992$ 5309	25.86	$9\frac{1}{8}$
$9\frac{1}{4}$	221 8377	1.004 5964	26.62	261 2518	1.002 1980	26.28	$9\frac{1}{4}$
$9\frac{3}{8}$	252 5404	013 9894	27.03	292 9449	011 7107	26.70	$9\frac{3}{8}$
$9\frac{1}{2}$	283 1732	023 2369	...	324 5659	021 0723	...	$9\frac{1}{2}$
10							10

33 Years				34 Years			
100/	$\log(1+i)^{33}$	$\log \frac{1}{a_{33}}$	Factor	$\log(1+i)^{34}$	$\log \frac{1}{a_{34}}$	Factor	100/
$1\frac{1}{2}$	0.071 4800	$\bar{2}.517$ 8195	14.21	0.073 6461	$\bar{2}.505$ 9074	13.82	$1\frac{1}{2}$
1	142 6053	553 0019	14.50	146 9267	542 0778	14.12	1
$1\frac{1}{8}$	0.160 3316	$\bar{2}.561$ 6199	14.62	0.165 1902	$\bar{2}.550$ 9329	14.24	$1\frac{1}{8}$
$1\frac{1}{4}$	178 0361	570 1677	14.74	183 4311	559 7136	14.36	$1\frac{1}{4}$
$1\frac{3}{8}$	195 7186	578 6453	14.87	201 6495	568 4204	14.48	$1\frac{3}{8}$
$1\frac{1}{2}$	213 3794	587 0533	14.99	219 8454	577 0537	14.60	$1\frac{1}{2}$
$1\frac{5}{8}$	0.231 0184	$\bar{2}.595$ 3920	15.12	0.238 0190	$\bar{2}.585$ 6138	14.73	$1\frac{5}{8}$
$1\frac{1}{2}$	248 6358	603 6617	15.24	256 1702	594 1010	14.85	$1\frac{1}{2}$
$1\frac{7}{8}$	266 2315	611 8628	15.37	274 2991	602 5160	14.98	$1\frac{7}{8}$
2	283 8057	619 9958	15.50	292 4058	610 8589	15.11	2
$2\frac{1}{8}$	0.301 3583	$\bar{2}.628$ 0609	15.63	0.310 4904	$\bar{2}.619$ 1302	15.24	$2\frac{1}{8}$
$2\frac{1}{4}$	318 8895	636 0586	15.76	328 5528	627 3305	15.38	$2\frac{1}{4}$
$2\frac{3}{8}$	336 3992	643 9893	15.90	346 5931	635 4600	15.51	$2\frac{3}{8}$
$2\frac{1}{2}$	353 8876	651 8533	16.03	364 6114	643 5193	15.65	$2\frac{1}{2}$
$2\frac{5}{8}$	0.371 3546	$\bar{2}.659$ 6511	16.17	0.382 6078	$\bar{2}.651$ 5088	15.78	$2\frac{5}{8}$
$2\frac{3}{4}$	388 8004	667 3832	16.30	400 5822	659 4289	15.92	$2\frac{3}{4}$
$2\frac{7}{8}$	406 2250	675 0498	16.44	418 5348	667 2800	16.06	$2\frac{7}{8}$
3	423 6284	682 6515	16.58	436 4656	675 0627	16.20	3
$3\frac{1}{8}$	0.441 0107	$\bar{2}.690$ 1887	16.73	0.454 3747	$\bar{2}.682$ 7775	16.35	$3\frac{1}{8}$
$3\frac{1}{4}$	458 3720	697 6618	16.87	472 2621	690 4248	16.49	$3\frac{1}{4}$
$3\frac{3}{8}$	475 7122	705 0713	17.02	490 1278	698 0050	16.64	$3\frac{3}{8}$
$3\frac{1}{2}$	493 0315	712 4175	17.16	507 9719	705 5187	16.78	$3\frac{1}{2}$
$3\frac{5}{8}$	0.510 3299	$\bar{2}.719$ 7010	17.31	0.525 7945	$\bar{2}.712$ 9662	16.93	$3\frac{5}{8}$
$3\frac{3}{4}$	527 6075	726 9223	17.46	543 5956	720 3485	17.08	$3\frac{3}{4}$
$3\frac{7}{8}$	544 8642	734 0817	17.61	561 3753	727 6654	17.24	$3\frac{7}{8}$
4	562 1002	741 1797	17.76	579 1335	734 9180	17.39	4
$4\frac{1}{8}$	0.579 3155	$\bar{2}.748$ 2168	17.92	0.596 8705	$\bar{2}.742$ 1064	17.54	$4\frac{1}{8}$
$4\frac{1}{4}$	596 5101	755 1936	18.07	614 5862	749 2313	17.70	$4\frac{1}{4}$
$4\frac{3}{8}$	613 6841	762 1102	18.23	632 2806	756 2931	17.86	$4\frac{3}{8}$
$4\frac{1}{2}$	630 8376	763 9674	18.39	649 9539	763 2926	18.02	$4\frac{1}{2}$
$4\frac{5}{8}$	0.647 9705	$\bar{2}.775$ 7656	18.55	0.667 6060	$\bar{2}.770$ 2299	18.18	$4\frac{5}{8}$
$4\frac{3}{4}$	665 0830	782 5053	18.71	685 2371	777 1058	18.34	$4\frac{3}{4}$
$4\frac{7}{8}$	682 1751	789 1868	18.87	702 8471	783 9207	18.51	$4\frac{7}{8}$
5	699 2469	795 8108	19.03	720 4362	790 6752	18.67	5
$5\frac{1}{8}$	0.716 2983	$\bar{2}.802$ 3778	19.20	0.738 0043	$\bar{2}.797$ 3698	18.84	$5\frac{1}{8}$
$5\frac{1}{4}$	733 3294	808 8880	19.37	755 5516	804 0051	19.01	$5\frac{1}{4}$
$5\frac{3}{8}$	750 3404	815 3422	19.54	773 0780	810 5815	19.18	$5\frac{3}{8}$
$5\frac{1}{2}$	767 3312	821 7407	19.71	790 5836	817 0996	19.35	$5\frac{1}{2}$
$5\frac{5}{8}$	0.784 3018	$\bar{2}.828$ 0840	19.88	0.808 0685	$\bar{2}.823$ 5600	19.52	$5\frac{5}{8}$
$5\frac{3}{4}$	801 2524	834 3728	20.05	825 5328	829 9630	19.70	$5\frac{3}{4}$
$5\frac{7}{8}$	818 1830	840 6073	20.22	842 9764	836 3093	19.87	$5\frac{7}{8}$
6	835 0936	846 7881	20.49	860 3994	842 5995	20.14	6
$6\frac{1}{8}$	0.868 8550	$\bar{2}.858$ 9907	20.84	0.895 1839	$\bar{2}.855$ 0133	20.50	$6\frac{1}{8}$
$6\frac{1}{4}$	902 5371	870 9844	21.21	929 8867	867 2087	20.87	$6\frac{1}{4}$
$6\frac{3}{8}$	936 1402	882 7731	21.57	964 5080	879 1900	21.24	$6\frac{3}{8}$
$6\frac{1}{2}$	969 6647	894 3608	21.95	999 0484	890 9614	21.62	$6\frac{1}{2}$
$7\frac{1}{8}$	1.003 1109	$\bar{2}.905$ 7512	22.33	1.033 5082	$\bar{2}.902$ 5270	22.00	$7\frac{1}{8}$
$7\frac{1}{4}$	036 4793	916 9484	22.71	067 8878	913 8912	22.39	$7\frac{1}{4}$
$7\frac{3}{8}$	069 7702	927 9560	23.10	102 1875	925 0580	22.78	$7\frac{3}{8}$
$7\frac{1}{2}$	102 9839	938 7780	23.50	136 4077	936 0314	23.18	$7\frac{1}{2}$
$8\frac{1}{8}$	1.136 1209	$\bar{2}.949$ 4181	23.90	1.170 5488	$\bar{2}.946$ 8158	23.59	$8\frac{1}{8}$
$8\frac{1}{4}$	169 1814	959 8800	24.30	204 6111	957 4149	24.00	$8\frac{1}{4}$
$8\frac{3}{8}$	202 1658	970 1674	24.71	238 5950	967 8329	24.41	$8\frac{3}{8}$
$8\frac{1}{2}$	235 0744	980 2840	25.13	272 5009	978 0736	24.83	$8\frac{1}{2}$
$9\frac{1}{8}$	1.267 9077	$\bar{2}.990$ 2334	25.55	1.306 3292	$\bar{2}.988$ 1410	25.26	$9\frac{1}{8}$
$9\frac{1}{4}$	300 6659	$\bar{1}.000$ 0192	25.97	340 0801	998 0389	25.69	$9\frac{1}{4}$
$9\frac{3}{8}$	333 3495	009 6448	26.40	373 7540	$\bar{1}.007$ 7709	26.12	$9\frac{3}{8}$
10	365 9586	019 1138	...	407 3513	017 3410	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

35 Years				36 Years			
100 <i>i</i>	$\log(1+i)^{35}$	$\log \frac{1}{a_{\overline{35}|i}}$	Factor	$\log(1+i)^{36}$	$\log \frac{1}{a_{\overline{36}|i}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.075 8122	$\bar{2}.494$ 3703	13.46	0.077 9782	$\bar{2}.483$ 1869	13.11	$\frac{1}{2}$
1	151 2481	531 5259	13.75	155 5695	521 3252	13.40	1
$1\frac{1}{8}$	0.170 0487	$\bar{2}.540$ 6171	13.87	0.174 9072	$\bar{2}.530$ 6515	13.52	$1\frac{1}{8}$
$1\frac{1}{4}$	188 8261	549 6299	13.99	194 2211	539 8953	13.64	$1\frac{1}{4}$
$1\frac{1}{2}$	207 5804	558 5647	14.11	213 5112	549 0570	13.77	$1\frac{1}{2}$
$1\frac{3}{4}$	226 3115	567 4220	14.24	232 7775	558 1371	13.89	$1\frac{3}{4}$
$1\frac{5}{8}$	0.245 0196	$\bar{2}.576$ 2021	14.36	0.252 0201	$\bar{2}.567$ 1359	14.02	$1\frac{5}{8}$
$1\frac{7}{8}$	263 7046	584 9054	14.49	271 2390	576 0541	14.14	$1\frac{7}{8}$
2	282 3668	593 5327	14.62	290 4344	584 8919	14.27	2
$2\frac{1}{8}$	301 0060	602 0840	14.75	309 6062	593 6499	14.40	$2\frac{1}{8}$
$2\frac{1}{4}$	0.319 6224	$\bar{2}.610$ 5600	14.88	0.328 7545	$\bar{2}.602$ 3286	14.54	$2\frac{1}{4}$
$2\frac{1}{2}$	338 2161	618 9608	15.01	347 8794	610 9285	14.67	$2\frac{1}{2}$
$2\frac{3}{8}$	356 7870	627 2874	15.15	366 9809	619 4500	14.80	$2\frac{3}{8}$
$2\frac{1}{2}$	375 3353	635 5399	15.28	386 0592	627 8939	14.94	$2\frac{1}{2}$
$2\frac{5}{8}$	0.393 8610	$\bar{2}.643$ 7189	15.42	0.405 1141	$\bar{2}.636$ 2603	15.08	$2\frac{5}{8}$
$2\frac{3}{4}$	412 3641	651 8248	15.56	424 1459	644 5500	15.22	$2\frac{3}{4}$
$2\frac{7}{8}$	430 8447	659 8583	15.70	443 1545	652 7636	15.36	$2\frac{7}{8}$
3	449 3029	667 8198	15.84	462 1401	660 9015	15.50	3
$3\frac{1}{8}$	0.467 7387	$\bar{2}.675$ 7097	15.99	0.481 1026	$\bar{2}.668$ 9642	15.65	$3\frac{1}{8}$
$3\frac{1}{4}$	486 1521	683 5286	16.13	500 0422	676 9524	15.79	$3\frac{1}{4}$
$3\frac{1}{2}$	504 5433	691 2771	16.28	518 9588	684 8666	15.94	$3\frac{1}{2}$
$3\frac{3}{4}$	522 9122	698 9557	16.43	537 8526	692 7074	16.09	$3\frac{3}{4}$
$3\frac{5}{8}$	0.541 2590	$\bar{2}.706$ 5648	16.58	0.556 7236	$\bar{2}.700$ 4754	16.24	$3\frac{5}{8}$
$3\frac{3}{4}$	559 5837	714 1050	16.73	575 5718	708 1710	16.40	$3\frac{3}{4}$
$3\frac{7}{8}$	577 8863	721 5769	16.88	594 3973	715 7950	16.55	$3\frac{7}{8}$
4	596 1669	728 9810	17.04	613 2002	723 3480	16.71	4
$4\frac{1}{8}$	0.614 4255	$\bar{2}.736$ 3176	17.19	0.631 9805	$\bar{2}.730$ 8304	16.86	$4\frac{1}{8}$
$4\frac{1}{4}$	632 6622	743 5880	17.35	650 7383	738 2430	17.02	$4\frac{1}{4}$
$4\frac{1}{2}$	650 8771	750 7921	17.51	669 4736	745 5862	17.18	$4\frac{1}{2}$
$4\frac{3}{4}$	669 0702	757 9306	17.67	688 1865	752 8608	17.35	$4\frac{3}{4}$
$4\frac{5}{8}$	0.687 2415	$\bar{2}.765$ 0040	17.83	0.706 8770	$\bar{2}.760$ 0673	17.51	$4\frac{5}{8}$
$4\frac{3}{4}$	705 3911	772 0131	18.00	725 5451	767 2063	17.67	$4\frac{3}{4}$
$4\frac{7}{8}$	723 5191	778 9582	18.16	744 1911	774 2786	17.84	$4\frac{7}{8}$
5	741 6255	785 8401	18.33	762 8148	781 2846	18.01	5
$5\frac{1}{8}$	0.759 7103	$\bar{2}.792$ 6592	18.50	0.781 4163	$\bar{2}.788$ 2251	18.18	$5\frac{1}{8}$
$5\frac{1}{4}$	777 7737	799 4161	18.67	799 9958	795 1005	18.35	$5\frac{1}{4}$
$5\frac{1}{2}$	795 8156	806 1114	18.84	818 5532	801 9115	18.53	$5\frac{1}{2}$
$5\frac{3}{4}$	813 8361	812 7458	19.01	837 0885	808 6588	18.70	$5\frac{3}{4}$
$5\frac{5}{8}$	0.831 8353	$\bar{2}.819$ 3197	19.19	0.855 6020	$\bar{2}.815$ 3431	18.88	$5\frac{5}{8}$
$5\frac{3}{4}$	849 8132	825 8338	19.37	874 0935	821 9648	19.06	$5\frac{3}{4}$
$5\frac{7}{8}$	867 7698	832 2885	19.54	892 5632	828 5247	19.23	$5\frac{7}{8}$
6	885 7053	838 6845	19.81	911 0112	835 0233	19.51	6
$6\frac{1}{8}$	0.921 5129	$\bar{2}.851$ 3029	20.18	0.947 8418	$\bar{2}.847$ 8392	19.88	$6\frac{1}{8}$
$6\frac{1}{4}$	957 2363	863 6931	20.55	984 5859	860 4178	20.25	$6\frac{1}{4}$
$6\frac{1}{2}$	992 8759	875 8601	20.92	1.021 2438	872 7638	20.63	$6\frac{1}{2}$
7	1.028 4322	887 8083	21.31	057 8160	884 8821	21.02	7
$7\frac{1}{8}$	1.063 9055	$\bar{2}.899$ 5423	21.69	1.094 3028	$\bar{2}.896$ 7776	21.41	$7\frac{1}{8}$
$7\frac{1}{4}$	099 2963	911 0665	22.09	130 7047	908 4553	21.81	$7\frac{1}{4}$
$7\frac{1}{2}$	134 6048	922 3856	22.49	167 0220	919 9200	22.21	$7\frac{1}{2}$
8	169 8314	933 5038	22.89	203 2552	931 1765	22.62	8
$8\frac{1}{8}$	1.204 9767	$\bar{2}.944$ 4256	23.30	1.239 4046	$\bar{2}.942$ 2293	23.03	$8\frac{1}{8}$
$8\frac{1}{4}$	240 0408	955 1554	23.71	275 4706	953 0831	23.45	$8\frac{1}{4}$
$8\frac{1}{2}$	275 0243	965 6973	24.14	311 4536	963 7427	23.88	$8\frac{1}{2}$
9	309 9274	976 0557	24.56	347 3539	974 2125	24.31	9
$9\frac{1}{8}$	1.344 7506	$\bar{2}.986$ 2346	24.99	1.383 1720	$\bar{2}.984$ 4968	24.74	$9\frac{1}{8}$
$9\frac{1}{4}$	379 4942	996 2382	25.43	418 9083	994 6003	25.18	$9\frac{1}{4}$
$9\frac{1}{2}$	414 1585	1.006 0706	25.87	454 5630	1.004 5270	25.63	$9\frac{1}{2}$
10	448 7440	015 7356	...	490 1367	014 2813	...	10

37 Years				38 Years			
100 <i>i</i>	$\log(1+i)^{37}$	$\log \frac{1}{a_{37}}$	Factor	$\log(1+i)^{38}$	$\log \frac{1}{a_{38}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.080 1443	$\bar{2}.472$ 3378	12.78	0.082 3103	$\bar{2}.461$ 8052	12.47	$\frac{1}{2}$
1	159 8908	511 4562	13.07	164 2122	501 9010	12.76	1
$1\frac{1}{8}$	0.179 7658	$\bar{2}.521$ 0167	13.19	0.184 6243	$\bar{2}.511$ 6948	12.88	$1\frac{1}{8}$
$1\frac{1}{4}$	199 6162	530 4906	13.32	205 0112	521 3974	13.00	$1\frac{1}{4}$
$1\frac{3}{8}$	219 4421	539 8779	13.44	225 3730	531 0094	13.13	$1\frac{3}{8}$
$1\frac{1}{2}$	239 2436	549 1795	13.56	245 7096	540 5314	13.25	$1\frac{1}{2}$
$1\frac{5}{8}$	0.259 0207	$\bar{2}.558$ 3957	13.69	0.266 0212	$\bar{2}.549$ 9637	13.38	$1\frac{5}{8}$
$1\frac{3}{4}$	278 7735	567 5271	13.82	286 3079	559 3068	13.51	$1\frac{3}{4}$
$1\frac{7}{8}$	298 5020	576 5741	13.95	306 5696	568 5614	13.64	$1\frac{7}{8}$
2	318 2064	585 5372	14.08	326 8065	577 7280	13.77	2
$2\frac{1}{8}$	0.337 8866	$\bar{2}.594$ 4170	14.21	0.347 0186	$\bar{2}.586$ 8073	13.90	$2\frac{1}{8}$
$2\frac{1}{4}$	357 5427	603 2140	14.34	367 2060	595 7996	14.04	$2\frac{1}{4}$
$2\frac{3}{8}$	377 1748	611 9287	14.48	387 3688	604 7055	14.17	$2\frac{3}{8}$
$2\frac{1}{2}$	396 7830	620 5618	14.62	407 5069	613 5259	14.31	$2\frac{1}{2}$
$2\frac{5}{8}$	0.416 3673	$\bar{2}.629$ 1138	14.76	0.427 6205	$\bar{2}.622$ 2613	14.45	$2\frac{5}{8}$
$2\frac{3}{4}$	435 9277	637 5851	14.90	447 7096	630 9121	14.59	$2\frac{3}{4}$
$2\frac{7}{8}$	455 4644	645 9766	15.04	467 7742	639 4792	14.73	$2\frac{7}{8}$
3	474 9773	654 2885	15.18	487 8145	647 9630	14.88	3
$3\frac{1}{8}$	0.494 4666	$\bar{2}.662$ 5216	15.33	0.507 8305	$\bar{2}.656$ 3644	15.03	$3\frac{1}{8}$
$3\frac{1}{4}$	513 9322	670 6767	15.48	527 8223	664 6837	15.17	$3\frac{1}{4}$
$3\frac{3}{8}$	533 3743	678 7541	15.62	547 7899	672 9219	15.32	$3\frac{3}{8}$
$3\frac{1}{2}$	552 7929	686 7546	15.77	567 7333	681 0796	15.47	$3\frac{1}{2}$
$3\frac{5}{8}$	0.572 1881	$\bar{2}.694$ 6789	15.93	0.587 6527	$\bar{2}.689$ 1574	15.63	$3\frac{5}{8}$
$3\frac{3}{4}$	591 5599	702 5272	16.08	607 5480	697 1560	15.78	$3\frac{3}{4}$
$3\frac{7}{8}$	610 9084	710 3006	16.24	627 4194	705 0760	15.94	$3\frac{7}{8}$
4	630 2336	717 9995	16.39	647 2669	712 9183	16.10	4
$4\frac{1}{8}$	0.649 5355	$\bar{2}.725$ 6248	16.55	0.667 0905	$\bar{2}.720$ 6834	16.26	$4\frac{1}{8}$
$4\frac{1}{4}$	668 8144	733 1768	16.71	686 8904	728 3721	16.42	$4\frac{1}{4}$
$4\frac{3}{8}$	688 0701	740 6564	16.87	706 6666	735 9850	16.58	$4\frac{3}{8}$
$4\frac{1}{2}$	707 3027	748 0641	17.04	726 4190	743 5230	16.75	$4\frac{1}{2}$
$4\frac{5}{8}$	0.726 5124	$\bar{2}.755$ 4006	17.20	0.746 1479	$\bar{2}.750$ 9867	16.91	$4\frac{5}{8}$
$4\frac{3}{4}$	745 6992	762 6667	17.37	765 8532	758 3768	17.08	$4\frac{3}{4}$
$4\frac{7}{8}$	764 8630	769 8630	17.54	785 5350	765 6940	17.25	$4\frac{7}{8}$
5	784 0041	776 9901	17.71	805 1934	772 9392	17.43	5
$5\frac{1}{8}$	0.803 1223	$\bar{2}.784$ 0487	17.88	0.824 8283	$\bar{2}.780$ 1128	17.60	$5\frac{1}{8}$
$5\frac{1}{4}$	822 2179	791 0394	18.05	844 4400	787 2158	17.77	$5\frac{1}{4}$
$5\frac{3}{8}$	841 2907	797 9630	18.23	864 0283	794 2489	17.95	$5\frac{3}{8}$
$5\frac{1}{2}$	860 3410	804 8202	18.41	883 5935	801 2127	18.13	$5\frac{1}{2}$
$5\frac{5}{8}$	0.879 3687	$\bar{2}.811$ 6115	18.58	0.903 1354	$\bar{2}.808$ 1080	18.31	$5\frac{5}{8}$
$5\frac{3}{4}$	898 3739	818 3377	18.76	922 6543	814 9354	18.49	$5\frac{3}{4}$
$5\frac{7}{8}$	917 3567	824 9995	18.95	942 1501	821 6959	18.67	$5\frac{7}{8}$
6	936 3170	831 5974	19.22	961 6229	828 3900	18.95	6
$6\frac{1}{8}$	0.974 1707	$\bar{2}.844$ 6046	19.59	1.000 4997	$\bar{2}.841$ 5820	19.33	$6\frac{1}{8}$
$6\frac{1}{4}$	1.011 9355	857 3647	19.97	0.939 2851	854 5174	19.71	$6\frac{1}{4}$
$6\frac{3}{8}$	049 6117	869 8830	20.36	0.777 9796	867 2017	20.10	$6\frac{3}{8}$
$6\frac{1}{2}$	087 1998	882 1649	20.75	116 5836	879 6409	20.49	$6\frac{1}{2}$
$7\frac{1}{8}$	1.124 7001	$\bar{2}.894$ 2156	21.14	1.155 0974	$\bar{2}.891$ 8404	20.89	$7\frac{1}{8}$
$7\frac{1}{4}$	162 1132	906 0404	21.54	193 5216	903 8058	21.30	$7\frac{1}{4}$
$7\frac{3}{8}$	199 4393	917 6443	21.95	231 8566	915 5428	21.71	$7\frac{3}{8}$
$7\frac{1}{2}$	236 6790	929 0325	22.37	270 1027	927 0568	22.13	$7\frac{1}{2}$
$8\frac{1}{8}$	1.273 8325	$\bar{2}.940$ 2101	22.79	1.308 2604	$\bar{2}.938$ 3531	22.56	$8\frac{1}{8}$
$8\frac{1}{4}$	310 9003	951 1820	23.21	346 3301	949 4371	22.98	$8\frac{1}{4}$
$8\frac{3}{8}$	347 8828	961 9531	23.64	384 3121	960 3141	23.42	$8\frac{3}{8}$
$8\frac{1}{2}$	384 7804	972 5283	24.08	422 2069	970 9890	23.86	$8\frac{1}{2}$
$9\frac{1}{8}$	1.421 5935	$\bar{2}.982$ 9123	24.52	1.460 0149	$\bar{2}.981$ 4670	24.30	$9\frac{1}{8}$
$9\frac{1}{4}$	458 3224	993 1098	24.96	497 7365	991 7532	24.75	$9\frac{1}{4}$
$9\frac{3}{8}$	494 9676	1.003 1254	25.41	535 3721	1.001 8522	25.21	$9\frac{3}{8}$
10	531 5294	012 9635	...	572 9220	011 7688	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

39 Years				40 Years			
100 <i>i</i>	$\log(1+i)^{39}$	$\log \frac{1}{a_{39}}$	Factor	$\log(1+i)^{40}$	$\log \frac{1}{a_{40}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.084 4764	2.451 5726	12.17	0.086 6425	2.441 6247	11.89	$\frac{1}{2}$
1	168 5336	492 6430	12.47	172 8550	483 6672	12.19	1
$1\frac{1}{2}$	0.189 4828	2.502 6691	12.59	0.194 3414	2.493 9247	12.31	$1\frac{1}{2}$
$1\frac{1}{4}$	210 4062	512 5998	12.71	215 8013	504 0822	12.43	$1\frac{1}{4}$
$1\frac{3}{4}$	231 3038	522 4352	12.83	237 2347	514 1400	12.55	$1\frac{3}{4}$
$1\frac{1}{2}$	252 1756	532 1762	12.96	258 6417	524 0987	12.68	$1\frac{1}{2}$
$1\frac{5}{8}$	0.273 0218	2.541 8232	13.08	0.280 0223	2.533 9591	12.80	$1\frac{5}{8}$
$1\frac{3}{4}$	293 8423	551 3767	13.21	301 3767	543 7216	12.93	$1\frac{3}{4}$
$1\frac{7}{8}$	314 6372	560 8374	13.34	322 7049	553 3871	13.06	$1\frac{7}{8}$
2	335 4067	570 2059	13.47	344 0069	562 9556	13.20	2
$2\frac{1}{8}$	0.356 1507	2.579 4828	13.61	0.365 2828	2.572 4285	13.33	$2\frac{1}{8}$
$2\frac{1}{4}$	376 8694	588 6687	13.74	386 5327	581 8061	13.47	$2\frac{1}{4}$
$2\frac{3}{8}$	397 5627	597 7641	13.88	407 7566	591 0891	13.60	$2\frac{3}{8}$
$2\frac{1}{2}$	418 2308	606 7698	14.02	428 9546	600 2783	13.74	$2\frac{1}{2}$
$2\frac{5}{8}$	0.438 8736	2.615 6865	14.16	0.450 1268	2.609 3742	13.88	$2\frac{5}{8}$
$2\frac{3}{4}$	459 4914	624 5147	14.30	471 2732	618 3777	14.03	$2\frac{3}{4}$
$2\frac{7}{8}$	480 0841	633 2552	14.45	492 3939	627 2896	14.17	$2\frac{7}{8}$
3	500 6518	641 9086	14.59	513 4890	636 1104	14.32	3
$3\frac{1}{8}$	0.521 1945	2.650 4758	14.74	0.534 5585	2.644 8410	14.47	$3\frac{1}{8}$
$3\frac{1}{4}$	541 7124	658 9573	14.89	555 6024	653 4821	14.62	$3\frac{1}{4}$
$3\frac{3}{8}$	562 2054	667 3537	15.04	576 6209	662 0345	14.77	$3\frac{3}{8}$
$3\frac{1}{2}$	582 6736	675 6661	15.19	597 6140	670 4989	14.92	$3\frac{1}{2}$
$3\frac{5}{8}$	0.603 1172	2.683 8949	15.34	0.618 5817	2.678 8763	15.08	$3\frac{5}{8}$
$3\frac{3}{4}$	623 5361	692 0410	15.50	639 5242	687 1673	15.23	$3\frac{3}{4}$
$3\frac{7}{8}$	643 9304	700 1051	15.66	660 4415	695 3726	15.39	$3\frac{7}{8}$
4	664 3002	708 0879	15.82	681 3336	703 4933	15.55	4
$4\frac{1}{8}$	0.684 6456	2.715 9902	15.98	0.702 2006	2.711 5300	15.72	$4\frac{1}{8}$
$4\frac{1}{4}$	704 9665	723 8126	16.14	723 0425	719 4836	15.88	$4\frac{1}{4}$
$4\frac{3}{8}$	725 2631	731 5562	16.31	743 8595	727 3550	16.05	$4\frac{3}{8}$
$4\frac{1}{2}$	745 5353	739 2214	16.47	764 6516	735 1448	16.21	$4\frac{1}{2}$
$4\frac{5}{8}$	0.765 7834	2.746 8094	16.64	0.785 4188	2.742 8539	16.38	$4\frac{5}{8}$
$4\frac{3}{4}$	786 0072	754 3206	16.81	806 1613	750 4834	16.56	$4\frac{3}{4}$
$4\frac{7}{8}$	806 2070	761 7559	16.98	826 8790	758 0337	16.73	$4\frac{7}{8}$
5	826 3827	769 1160	17.16	847 5720	765 5058	16.90	5
$5\frac{1}{8}$	0.846 5343	2.776 4017	17.33	0.868 2404	2.772 9008	17.08	$5\frac{1}{8}$
$5\frac{1}{4}$	866 6621	783 6139	17.51	888 8842	780 2191	17.26	$5\frac{1}{4}$
$5\frac{3}{8}$	886 7659	790 7533	17.69	909 5035	787 4619	17.44	$5\frac{3}{8}$
$5\frac{1}{2}$	906 8459	797 8207	17.87	930 0984	794 6299	17.62	$5\frac{1}{2}$
$5\frac{5}{8}$	0.926 9022	2.804 8169	18.05	0.950 6689	2.801 7238	17.80	$5\frac{5}{8}$
$5\frac{3}{4}$	946 9347	811 7425	18.23	971 2150	808 7447	17.99	$5\frac{3}{4}$
$5\frac{7}{8}$	966 9435	818 5985	18.42	991 7369	815 6933	18.18	$5\frac{7}{8}$
6	986 9287	825 3858	18.70	1.012 2346	822 5704	18.46	6
$6\frac{1}{8}$	1.026 8286	2.838 7563	19.08	1.053 1575	2.836 1135	18.84	$6\frac{1}{8}$
$6\frac{1}{4}$	066 6347	851 8607	19.46	093 9843	849 3809	19.23	$6\frac{1}{4}$
$6\frac{3}{8}$	106 3475	864 7049	19.86	134 7153	862 3790	19.63	$6\frac{3}{8}$
$6\frac{1}{2}$	145 9673	877 2951	20.26	175 3511	875 1142	20.03	$6\frac{1}{2}$
$7\frac{1}{8}$	1.185 4947	2.889 6373	20.66	1.215 8920	2.887 5932	20.44	$7\frac{1}{8}$
$7\frac{1}{4}$	224 9301	901 7374	21.07	256 3386	899 8222	20.86	$7\frac{1}{4}$
$7\frac{3}{8}$	264 2739	913 6016	21.49	296 6912	911 8077	21.28	$7\frac{3}{8}$
$7\frac{1}{2}$	303 5265	925 2354	21.91	336 9502	923 5557	21.71	$7\frac{1}{2}$
$8\frac{1}{8}$	1.342 6883	2.936 6447	22.34	1.377 1162	2.935 0724	22.14	$8\frac{1}{8}$
$8\frac{1}{4}$	381 7598	947 8351	22.77	417 1895	946 3638	22.58	$8\frac{1}{4}$
$8\frac{3}{8}$	420 7414	958 8123	23.21	457 1706	957 4359	23.02	$8\frac{3}{8}$
$8\frac{1}{2}$	459 6334	969 5815	23.66	497 0599	968 2943	23.47	$8\frac{1}{2}$
$9\frac{1}{8}$	1.498 4364	2.980 1483	24.11	1.536 8578	2.978 9448	23.93	$9\frac{1}{8}$
$9\frac{1}{4}$	537 1506	990 5179	24.56	576 5648	989 3928	24.39	$9\frac{1}{4}$
$9\frac{3}{8}$	575 7766	1.000 6953	25.02	616 1812	999 6439	24.85	$9\frac{3}{8}$
10	614 3147	010 6857	...	655 7074	1.009 7032	...	10

41 Years				42 Years			
100 <i>i</i>	$\log(1+i)^{41}$	$\log \frac{1}{a_{41}}$	Factor	$\log(1+i)^{42}$	$\log \frac{1}{a_{42}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.088 8085	$\bar{2}.431$ 9475	11.62	0.090 9746	$\bar{2}.422$ 5277	11.37	$\frac{1}{2}$
1	177 1763	474 9592	11.92	181 4977	466 5062	11.66	1
$1\frac{1}{2}$	0.199 1999	$\bar{2}.485$ 4473	12.04	0.204 0585	$\bar{2}.477$ 2238	11.78	$1\frac{1}{2}$
$1\frac{1}{4}$	221 1963	495 8305	12.16	226 5913	487 8319	11.91	$1\frac{1}{4}$
$1\frac{3}{8}$	243 1656	506 1096	12.28	249 0964	498 3309	12.03	$1\frac{3}{8}$
$1\frac{1}{2}$	265 1077	516 2849	12.41	271 5738	508 7218	12.16	$1\frac{1}{2}$
$1\frac{5}{8}$	0.287 0229	$\bar{2}.526$ 3574	12.54	0.294 0235	$\bar{2}.519$ 0048	12.28	$1\frac{5}{8}$
$1\frac{3}{4}$	308 9111	536 3273	12.67	316 4456	529 1809	12.41	$1\frac{3}{4}$
$1\frac{7}{8}$	330 7725	546 1959	12.80	338 8401	539 2509	12.54	$1\frac{7}{8}$
2	352 6070	555 9632	12.93	361 2072	549 2153	12.68	2
$2\frac{1}{8}$	0.374 4148	$\bar{2}.565$ 6303	13.06	0.383 5469	$\bar{2}.559$ 0750	12.81	$2\frac{1}{8}$
$2\frac{1}{4}$	396 1960	575 1979	13.20	405 8593	568 8309	12.95	$2\frac{1}{4}$
$2\frac{3}{8}$	417 9505	584 6666	13.34	428 1444	578 4834	13.09	$2\frac{3}{8}$
$2\frac{1}{2}$	439 6785	594 0372	13.48	450 4023	588 0336	13.23	$2\frac{1}{2}$
$2\frac{5}{8}$	0.461 3800	$\bar{2}.603$ 3105	13.62	0.472 6331	$\bar{2}.597$ 4822	13.37	$2\frac{5}{8}$
$2\frac{3}{4}$	483 0551	612 4872	13.77	494 8369	606 8299	13.52	$2\frac{3}{4}$
$2\frac{7}{8}$	504 7038	621 5681	13.91	517 0136	616 0779	13.66	$2\frac{7}{8}$
3	526 3262	630 5541	14.06	539 1634	625 2268	13.81	3
$3\frac{1}{8}$	0.547 9224	$\bar{2}.639$ 4458	14.21	0.561 2864	$\bar{2}.634$ 2775	13.96	$3\frac{1}{8}$
$3\frac{1}{4}$	569 4925	648 2442	14.36	583 3825	643 2307	14.11	$3\frac{1}{4}$
$3\frac{3}{8}$	591 0364	656 9501	14.51	605 4519	652 0877	14.27	$3\frac{3}{8}$
$3\frac{1}{2}$	612 5543	665 5643	14.67	627 4947	660 8492	14.42	$3\frac{1}{2}$
$3\frac{5}{8}$	0.634 0463	$\bar{2}.674$ 0876	14.82	649 5108	$\bar{2}.669$ 5159	14.58	$3\frac{5}{8}$
$3\frac{3}{4}$	655 5123	682 5209	14.98	671 5004	678 0890	14.74	$3\frac{3}{4}$
$3\frac{7}{8}$	676 9525	690 8651	15.14	693 4635	686 5693	14.90	$3\frac{7}{8}$
4	698 3669	699 1209	15.30	715 4003	694 9578	15.06	4
$4\frac{1}{8}$	0.719 7556	$\bar{2}.707$ 2894	15.47	0.737 3106	$\bar{2}.703$ 2553	15.23	$4\frac{1}{8}$
$4\frac{1}{4}$	741 1186	715 3712	15.63	759 1947	711 4629	15.40	$4\frac{1}{4}$
$4\frac{3}{8}$	762 4560	723 3676	15.80	781 0525	719 5814	15.57	$4\frac{3}{8}$
$4\frac{1}{2}$	783 7679	731 2791	15.97	802 8842	727 6118	15.74	$4\frac{1}{2}$
$4\frac{5}{8}$	0.805 0543	$\bar{2}.739$ 1067	16.14	0.824 6898	$\bar{2}.735$ 5552	15.91	$4\frac{5}{8}$
$4\frac{3}{4}$	826 3153	746 8514	16.31	846 4693	743 4123	16.08	$4\frac{3}{4}$
$4\frac{7}{8}$	847 5509	754 5140	16.49	868 2229	751 1842	16.26	$4\frac{7}{8}$
5	868 7613	762 0953	16.66	889 9506	758 8719	16.44	5
$5\frac{1}{8}$	0.889 9464	$\bar{2}.769$ 5963	16.84	0.911 6524	$\bar{2}.766$ 4763	16.62	$5\frac{1}{8}$
$5\frac{1}{4}$	911 1063	777 0181	17.02	933 3284	773 9984	16.80	$5\frac{1}{4}$
$5\frac{3}{8}$	932 2411	784 3612	17.20	954 9787	781 4391	16.98	$5\frac{3}{8}$
$5\frac{1}{2}$	953 3508	791 6268	17.39	976 6033	788 7993	17.17	$5\frac{1}{2}$
$5\frac{5}{8}$	0.974 4356	$\bar{2}.798$ 8156	17.57	0.998 2023	$\bar{2}.796$ 0802	17.36	$5\frac{5}{8}$
$5\frac{3}{4}$	995 4954	805 9287	17.76	1.019 7758	803 2826	17.54	$5\frac{3}{4}$
$5\frac{7}{8}$	1.016 5304	812 9669	17.95	0.41 3238	810 4074	17.73	$5\frac{7}{8}$
6	037 5405	819 9311	18.24	062 8463	817 4557	18.02	6
$6\frac{1}{8}$	1.079 4865	$\bar{2}.833$ 6409	18.62	1.105 8154	$\bar{2}.831$ 3263	18.42	$6\frac{1}{8}$
$6\frac{1}{4}$	121 3339	847 0652	19.02	148 6835	844 9021	18.81	$6\frac{1}{4}$
$6\frac{3}{8}$	163 0832	860 2112	19.42	191 4511	858 1904	19.22	$6\frac{3}{8}$
$6\frac{1}{2}$	204 7349	873 0858	19.83	234 1187	871 1987	19.63	$6\frac{1}{2}$
$6\frac{5}{8}$	1.246 2893	$\bar{2}.885$ 6959	20.24	1.276 6866	$\bar{2}.883$ 9342	20.05	$6\frac{5}{8}$
$6\frac{3}{4}$	287 7470	898 0482	20.66	319 1555	896 4043	20.47	$6\frac{3}{4}$
$6\frac{7}{8}$	329 1084	910 1494	21.08	361 5257	908 6160	20.90	$6\frac{7}{8}$
7	370 3740	922 0062	21.52	403 7977	920 5763	21.34	7
$7\frac{1}{8}$	1.411 5441	$\bar{2}.933$ 6250	21.95	1.445 9720	$\bar{2}.932$ 2922	21.78	$7\frac{1}{8}$
$7\frac{1}{4}$	452 6193	945 0122	22.40	488 0490	943 7702	22.23	$7\frac{1}{4}$
$7\frac{3}{8}$	493 5999	956 1741	22.85	530 0292	955 0170	22.68	$7\frac{3}{8}$
$7\frac{1}{2}$	534 4864	967 1167	23.30	571 9129	966 0391	23.14	$7\frac{1}{2}$
$7\frac{5}{8}$	1.575 2793	$\bar{2}.977$ 8460	23.76	1.613 7007	$\bar{2}.976$ 8427	23.60	$7\frac{5}{8}$
$7\frac{3}{4}$	615 9789	988 3679	24.22	655 3930	987 4340	24.07	$7\frac{3}{4}$
$7\frac{7}{8}$	656 5857	998 6881	24.69	696 9902	997 8190	24.55	$7\frac{7}{8}$
8	697 1001	$\bar{3}.008$ 8121	...	738 4928	$\bar{3}.008$ 0036	...	8

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

43 Years				44 Years			
100 <i>i</i>	$(\log 1+i)^{43}$	$\log \frac{1}{a_{43}}$	Factor	$\log (1+i)^{44}$	$\log \frac{1}{a_{44}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.093 1407	$\bar{2}.413$ 3533	11.13	0.095 3067	$\bar{2}.404$ 4131	10.89	$\frac{1}{2}$
1	185 8191	458 2959	11.42	190 1404	450 3170	11.19	1
$1\frac{1}{8}$	0.208 9170	$\bar{2}.469$ 2422	11.54	0.213 7755	$\bar{2}.461$ 4909	11.31	$1\frac{1}{8}$
$1\frac{1}{4}$	231 9864	480 0740	11.66	237 3814	472 5455	11.43	$1\frac{1}{4}$
$1\frac{1}{2}$	255 0273	490 7919	11.79	260 9582	483 4812	11.56	$1\frac{1}{2}$
$1\frac{3}{4}$	278 0398	501 3968	11.91	284 5059	494 2990	11.68	$1\frac{3}{4}$
$1\frac{5}{8}$	0.301 0240	$\bar{2}.511$ 8894	12.04	0.308 0246	$\bar{2}.504$ 9997	11.81	$1\frac{5}{8}$
$1\frac{3}{4}$	323 9800	522 2703	12.17	331 5144	515 5838	11.94	$1\frac{3}{4}$
$1\frac{7}{8}$	346 9077	532 5401	12.30	354 9754	526 0523	12.07	$1\frac{7}{8}$
2	369 8074	542 7002	12.44	378 4076	536 4061	12.21	2
$2\frac{1}{8}$	0.392 6790	$\bar{2}.552$ 7508	12.57	0.401 8111	$\bar{2}.546$ 6460	12.34	$2\frac{1}{8}$
$2\frac{1}{4}$	415 5226	562 6929	12.71	425 1859	556 7728	12.48	$2\frac{1}{4}$
$2\frac{1}{2}$	438 3383	572 5274	12.85	448 5323	566 7876	12.62	$2\frac{1}{2}$
$2\frac{3}{4}$	461 1262	582 2553	12.99	471 8501	576 6911	12.76	$2\frac{3}{4}$
$2\frac{5}{8}$	0.483 8863	$\bar{2}.591$ 8772	13.13	0.495 1395	$\bar{2}.586$ 4842	12.91	$2\frac{5}{8}$
$2\frac{3}{4}$	506 6187	601 3940	13.28	518 4005	596 1681	13.05	$2\frac{3}{4}$
$2\frac{7}{8}$	529 3235	610 8069	13.43	541 6333	605 7436	13.20	$2\frac{7}{8}$
3	552 0007	620 1163	13.58	564 8379	615 2117	13.35	3
$3\frac{1}{8}$	0.574 6503	$\bar{2}.629$ 3237	13.73	0.588 0143	$\bar{2}.624$ 5734	13.50	$3\frac{1}{8}$
$3\frac{1}{4}$	597 2726	638 4297	13.88	611 1627	633 8297	13.66	$3\frac{1}{4}$
$3\frac{1}{2}$	619 8675	647 4353	14.04	634 2830	642 9818	13.81	$3\frac{1}{2}$
$3\frac{3}{4}$	642 4350	656 3416	14.19	657 3754	652 0304	13.97	$3\frac{3}{4}$
$3\frac{5}{8}$	0.664 9754	$\bar{2}.665$ 1494	14.35	0.680 4399	$\bar{2}.660$ 9769	14.13	$3\frac{5}{8}$
$3\frac{3}{4}$	687 4885	673 8597	14.51	703 4766	669 8219	14.29	$3\frac{3}{4}$
$3\frac{7}{8}$	709 9746	682 4736	14.67	726 4856	678 5668	14.46	$3\frac{7}{8}$
4	732 4336	690 9920	14.84	749 4669	687 2127	14.62	4
$4\frac{1}{8}$	0.754 8656	$\bar{2}.699$ 4161	15.01	0.772 4206	$\bar{2}.695$ 7603	14.79	$4\frac{1}{8}$
$4\frac{1}{4}$	777 2707	707 7466	15.17	795 3468	704 2113	14.96	$4\frac{1}{4}$
$4\frac{1}{2}$	799 6490	715 9845	15.34	818 2455	712 5662	15.13	$4\frac{1}{2}$
$4\frac{3}{4}$	822 0005	724 1312	15.52	841 1168	720 8264	15.31	$4\frac{3}{4}$
$4\frac{5}{8}$	0.844 3253	$\bar{2}.732$ 1874	15.69	0.863 9607	$\bar{2}.728$ 9929	15.48	$4\frac{5}{8}$
$4\frac{3}{4}$	866 6234	740 1543	15.87	886 7774	737 0668	15.66	$4\frac{3}{4}$
$4\frac{7}{8}$	888 8949	748 0329	16.04	909 5668	745 0491	15.84	$4\frac{7}{8}$
5	911 1399	755 8241	16.22	932 3292	752 9411	16.02	5
$5\frac{1}{8}$	0.933 3584	$\bar{2}.763$ 5290	16.41	0.955 0644	$\bar{2}.760$ 7438	16.20	$5\frac{1}{8}$
$5\frac{1}{4}$	955 5505	771 1485	16.59	977 7726	768 4582	16.39	$5\frac{1}{4}$
$5\frac{1}{2}$	977 7163	778 6841	16.77	1.000 4539	776 0856	16.58	$5\frac{1}{2}$
$5\frac{3}{4}$	999 8558	786 1362	16.96	0.23 1082	783 6269	16.76	$5\frac{3}{4}$
$5\frac{5}{8}$	1.021 9690	$\bar{2}.793$ 5062	17.15	1.045 7358	$\bar{2}.791$ 0833	16.95	$5\frac{5}{8}$
$5\frac{3}{4}$	0.44 0562	800 7950	17.34	0.68 3365	798 4558	17.15	$5\frac{3}{4}$
$5\frac{7}{8}$	0.66 1172	808 0037	17.53	0.90 9106	805 7457	17.34	$5\frac{7}{8}$
6	0.88 1522	815 1334	17.82	1.13 4581	812 9538	17.64	6
$6\frac{1}{8}$	1.132 1444	$\bar{2}.829$ 1593	18.22	1.158 4733	$\bar{2}.827$ 1295	18.04	$6\frac{1}{8}$
$6\frac{1}{4}$	1.76 0331	842 8808	18.62	203 3827	840 9913	18.44	$6\frac{1}{4}$
$6\frac{1}{2}$	219 8190	856 3058	19.03	248 1869	854 5478	18.85	$6\frac{1}{2}$
$6\frac{3}{4}$	263 5024	869 4423	19.45	292 8862	867 8072	19.27	$6\frac{3}{4}$
$6\frac{5}{8}$	1.307 0839	$\bar{2}.882$ 2981	19.87	1.337 4812	$\bar{2}.880$ 7781	19.70	$6\frac{5}{8}$
$6\frac{3}{4}$	350 5640	894 8808	20.30	381 9724	893 4682	20.13	$6\frac{3}{4}$
$6\frac{7}{8}$	393 9430	907 1978	20.73	426 3603	905 8857	20.57	$6\frac{7}{8}$
7	437 2215	919 2567	21.17	470 6452	918 0383	21.02	7
$7\frac{1}{8}$	1.480 3999	$\bar{2}.931$ 0646	21.62	1.514 8278	$\bar{2}.929$ 9336	21.47	$7\frac{1}{8}$
$7\frac{1}{4}$	523 4787	942 6286	22.07	558 9085	941 5792	21.92	$7\frac{1}{4}$
$7\frac{1}{2}$	566 4584	953 9558	22.53	602 8877	952 9822	22.39	$7\frac{1}{2}$
$7\frac{3}{4}$	609 3394	965 0528	22.99	646 7659	964 1500	22.85	$7\frac{3}{4}$
$7\frac{5}{8}$	1.652 1222	$\bar{2}.975$ 9264	23.46	1.690 5436	$\bar{2}.975$ 0893	23.33	$7\frac{5}{8}$
$7\frac{3}{4}$	694 8071	986 5829	23.93	734 2212	985 8071	23.80	$7\frac{3}{4}$
$7\frac{7}{8}$	737 3947	997 0287	24.41	777 7993	996 3098	24.29	$7\frac{7}{8}$
8	779 8855	1.007 2699	...	821 2781	1.006 6040	...	8

45 Years				46 Years			
100 <i>i</i>	$\log(1+i)^{45}$	$\log \frac{1}{a_{45}}$	Factor	$\log(1+i)^{46}$	$\log \frac{1}{a_{46}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.097 4728	$\bar{2}.395$ 6962	10.67	0.099 6388	$\bar{2}.387$ 1930	10.46	$\frac{1}{2}$
1	194 4618	442 5589	10.96	198 7832	435 0117	10.75	1
$1\frac{1}{8}$	0 218 6341	$\bar{2}.453$ 9596	11.09	0.223 4926	$\bar{2}.446$ 6384	10.87	$1\frac{1}{8}$
$1\frac{1}{4}$	242 7764	465 2359	11.21	248 1715	458 1353	11.00	$1\frac{1}{4}$
$1\frac{3}{8}$	266 8890	476 3883	11.33	272 8199	469 5033	11.12	$1\frac{3}{8}$
$1\frac{1}{2}$	290 9719	487 4178	11.46	297 4379	480 7432	11.25	$1\frac{1}{2}$
$1\frac{5}{8}$	0.315 0251	$\bar{2}.498$ 3251	11.59	0.322 0257	$\bar{2}.491$ 8559	11.38	$1\frac{5}{8}$
$1\frac{3}{4}$	339 0488	509 1112	11.72	346 5832	502 8425	11.51	$1\frac{3}{4}$
$1\frac{7}{8}$	363 0430	519 7769	11.85	371 1106	513 7037	11.64	$1\frac{7}{8}$
2	387 0077	530 3230	11.99	395 6079	524 4406	11.78	2
$2\frac{1}{8}$	0.410 9431	$\bar{2}.540$ 7503	12.12	0.420 0752	$\bar{2}.535$ 0538	11.92	$2\frac{1}{8}$
$2\frac{1}{4}$	434 8493	551 0601	12.26	444 5126	545 5447	12.05	$2\frac{1}{4}$
$2\frac{3}{8}$	458 7262	561 2531	12.40	468 9201	555 9144	12.20	$2\frac{3}{8}$
$2\frac{1}{2}$	482 5739	571 3306	12.55	493 2978	566 1635	12.34	$2\frac{1}{2}$
$2\frac{5}{8}$	0.506 3927	$\bar{2}.581$ 2929	12.69	0.517 6458	$\bar{2}.576$ 2935	12.49	$2\frac{5}{8}$
$2\frac{3}{4}$	530 1824	591 1417	12.84	541 9642	586 3051	12.63	$2\frac{3}{4}$
$2\frac{7}{8}$	553 9432	600 8779	12.99	566 2530	596 1998	12.78	$2\frac{7}{8}$
3	577 6751	610 5023	13.14	590 5123	605 9785	12.93	3
$3\frac{1}{8}$	0.601 3783	$\bar{2}.620$ 0162	13.29	0.614 7422	$\bar{2}.615$ 6423	13.09	$3\frac{1}{8}$
$3\frac{1}{4}$	625 0527	629 4206	13.45	638 9428	625 1925	13.24	$3\frac{1}{4}$
$3\frac{3}{8}$	648 6985	638 7166	13.60	663 1140	634 6302	13.40	$3\frac{3}{8}$
$3\frac{1}{2}$	672 3157	647 9053	13.76	687 2561	643 9566	13.56	$3\frac{1}{2}$
$3\frac{5}{8}$	0.695 9045	$\bar{2}.656$ 9879	13.92	0.711 3690	$\bar{2}.653$ 1729	13.73	$3\frac{5}{8}$
$3\frac{3}{4}$	719 4647	665 9652	14.09	735 4528	662 2801	13.89	$3\frac{3}{4}$
$3\frac{7}{8}$	742 9967	674 8387	14.25	759 5077	671 2797	14.06	$3\frac{7}{8}$
4	766 5003	683 6094	14.42	783 5336	680 1727	14.22	4
$4\frac{1}{8}$	0.789 9756	$\bar{2}.692$ 2785	14.59	0.807 5307	$\bar{2}.688$ 9605	14.39	$4\frac{1}{8}$
$4\frac{1}{4}$	813 4229	700 8471	14.76	831 4989	697 6442	14.57	$4\frac{1}{4}$
$4\frac{3}{8}$	836 8420	709 3163	14.93	855 4385	706 2251	14.74	$4\frac{3}{8}$
$4\frac{1}{2}$	860 2331	717 6873	15.11	879 3494	714 7045	14.92	$4\frac{1}{2}$
$4\frac{5}{8}$	0.883 5962	$\bar{2}.725$ 9613	15.28	0.903 2317	$\bar{2}.723$ 0835	15.10	$4\frac{5}{8}$
$4\frac{3}{4}$	906 9314	734 1395	15.46	927 0855	731 3633	15.28	$4\frac{3}{4}$
$4\frac{7}{8}$	930 2388	742 2231	15.64	950 9108	739 5454	15.46	$4\frac{7}{8}$
5	953 5185	750 2131	15.83	974 7078	747 6309	15.64	5
$5\frac{1}{8}$	0.976 7704	$\bar{2}.758$ 1108	16.01	0.998 4764	$\bar{2}.755$ 6210	15.83	$5\frac{1}{8}$
$5\frac{1}{4}$	999 9947	765 9174	16.20	1.022 2168	763 5169	16.02	$5\frac{1}{4}$
$5\frac{3}{8}$	1.023 1914	773 6339	16.39	1.045 9290	771 3201	16.21	$5\frac{3}{8}$
$5\frac{1}{2}$	046 3607	781 2617	16.58	069 6131	779 0316	16.40	$5\frac{1}{2}$
$5\frac{5}{8}$	1.069 5025	$\bar{2}.788$ 8018	16.77	1.093 2692	$\bar{2}.786$ 6527	16.60	$5\frac{5}{8}$
$5\frac{3}{4}$	092 6169	796 2554	16.97	116 8973	794 1847	16.79	$5\frac{3}{4}$
$5\frac{7}{8}$	115 7040	803 6235	17.16	140 4975	801 6287	16.99	$5\frac{7}{8}$
6	138 7639	810 9077	17.46	164 0698	808 9860	17.29	6
$6\frac{1}{8}$	1.184 8022	$\bar{2}.825$ 2277	17.86	1.211 1312	$\bar{2}.823$ 4454	17.70	$6\frac{1}{8}$
$6\frac{1}{4}$	230 7324	839 2246	18.27	258 0820	837 5723	18.11	$6\frac{1}{4}$
$6\frac{3}{8}$	276 5548	852 9074	18.69	304 9227	851 3763	18.53	$6\frac{3}{8}$
$6\frac{1}{2}$	322 2700	866 2848	19.11	351 6538	864 8667	18.96	$6\frac{1}{2}$
$6\frac{5}{8}$	1.367 8785	$\bar{2}.879$ 3657	19.54	1.398 2758	$\bar{2}.878$ 0528	19.39	$6\frac{5}{8}$
$6\frac{3}{4}$	413 3809	892 1584	19.98	444 7894	890 9435	19.83	$6\frac{3}{4}$
$6\frac{7}{8}$	458 7775	904 6715	20.42	491 1948	903 5477	20.28	$6\frac{7}{8}$
7	504 0690	916 9132	20.87	537 4928	915 8740	20.74	7
$7\frac{1}{8}$	1.549 2557	$\bar{2}.928$ 8914	21.33	1.583 6836	$\bar{2}.927$ 9309	21.19	$7\frac{1}{8}$
$7\frac{1}{4}$	594 3382	940 6141	21.79	629 7680	939 7266	21.66	$7\frac{1}{4}$
$7\frac{3}{8}$	639 3170	952 0889	22.25	675 7462	951 2691	22.13	$7\frac{3}{8}$
$7\frac{1}{2}$	684 1924	963 3233	22.72	721 6189	962 5663	22.61	$7\frac{1}{2}$
$7\frac{5}{8}$	1.728 9651	$\bar{2}.974$ 3246	23.20	1.767 3865	$\bar{2}.973$ 6258	23.09	$7\frac{5}{8}$
$7\frac{3}{4}$	773 6354	985 0998	23.68	813 0495	984 4548	23.57	$7\frac{3}{4}$
$7\frac{7}{8}$	818 2038	995 6559	24.17	858 6083	995 0608	24.06	$7\frac{7}{8}$
8	862 6708	$\bar{3}.005$ 9994	...	904 0635	$\bar{3}.005$ 4506	...	8

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

47 Years				48 Years			
100 <i>i</i>	$\log(1+i)^{47}$	$\log \frac{1}{a_{47}}$	Factor	$\log(1+i)^{48}$	$\log \frac{1}{a_{48}}$	Factor	100 <i>i</i>
$\frac{1}{100}$	0.101 8049	$\bar{2}.378$ 8942	10.25	0.103 9710	$\bar{2}.370$ 7911	10.06	$\frac{1}{100}$
1	203 1046	427 6663	10.55	207 4259	420 5142	10.35	1
$\frac{11}{100}$	0.228 3511	$\bar{2}.439$ 5180	10.67	0.233 2097	$\bar{2}.432$ 5897	10.47	$\frac{11}{100}$
$\frac{11}{100}$	253 5665	451 2346	10.79	258 9615	444 5249	10.60	$\frac{11}{100}$
$\frac{11}{100}$	278 7508	462 8170	10.92	284 6816	456 3206	10.72	$\frac{11}{100}$
$\frac{11}{100}$	303 9040	474 2661	11.05	310 3700	467 9779	10.85	$\frac{11}{100}$
$\frac{11}{100}$	0.329 0263	$\bar{2}.485$ 5830	11.18	0.336 0268	$\bar{2}.479$ 4975	10.98	$\frac{11}{100}$
$\frac{11}{100}$	354 1176	496 7686	11.31	361 6521	490 8808	11.11	$\frac{11}{100}$
$\frac{11}{100}$	379 1782	507 8239	11.44	387 2458	502 1285	11.25	$\frac{11}{100}$
2	404 2081	518 7497	11.58	412 8082	513 2420	11.38	2
$\frac{21}{100}$	0.429 2073	$\bar{2}.529$ 5474	11.71	0.438 3393	$\bar{2}.524$ 2222	11.52	$\frac{21}{100}$
$\frac{21}{100}$	454 1759	540 2177	11.85	463 8392	535 0703	11.66	$\frac{21}{100}$
$\frac{21}{100}$	479 1140	550 7619	12.00	489 3079	545 7874	11.81	$\frac{21}{100}$
$\frac{21}{100}$	504 0217	561 1812	12.14	514 7455	556 3748	11.95	$\frac{21}{100}$
$\frac{21}{100}$	0.528 8990	$\bar{2}.571$ 4765	12.29	0.540 1522	$\bar{2}.566$ 8336	12.10	$\frac{21}{100}$
$\frac{21}{100}$	553 7460	581 6491	12.44	565 5279	577 1651	12.25	$\frac{21}{100}$
$\frac{21}{100}$	578 5629	591 7002	12.59	590 8727	587 3706	12.40	$\frac{21}{100}$
3	603 3496	601 6310	12.74	616 1868	597 4514	12.55	3
$\frac{31}{100}$	0.628 1062	$\bar{2}.611$ 4426	12.89	0.641 4702	$\bar{2}.607$ 4086	12.71	$\frac{31}{100}$
$\frac{31}{100}$	652 8328	621 1363	13.05	666 7229	617 2436	12.87	$\frac{31}{100}$
$\frac{31}{100}$	677 5296	630 7135	13.21	691 9451	626 9579	13.03	$\frac{31}{100}$
$\frac{31}{100}$	702 1964	640 1752	13.37	717 1368	636 5527	13.19	$\frac{31}{100}$
$\frac{31}{100}$	0.726 8335	$\bar{2}.649$ 5228	13.54	0.742 2981	$\bar{2}.646$ 0292	13.35	$\frac{31}{100}$
$\frac{31}{100}$	751 4410	658 7575	13.70	767 4291	655 3891	13.52	$\frac{31}{100}$
$\frac{31}{100}$	776 0187	667 8807	13.87	792 5298	664 6335	13.69	$\frac{31}{100}$
4	800 5669	676 8937	14.04	817 6003	673 7639	13.86	4
$\frac{41}{100}$	0.825 0857	$\bar{2}.685$ 7977	14.21	0.842 6407	$\bar{2}.682$ 7817	14.03	$\frac{41}{100}$
$\frac{41}{100}$	849 5750	694 5941	14.38	867 6511	691 6882	14.21	$\frac{41}{100}$
$\frac{41}{100}$	874 0350	703 2841	14.56	892 6314	700 4849	14.39	$\frac{41}{100}$
$\frac{41}{100}$	898 4656	711 8691	14.74	917 5819	709 1731	14.57	$\frac{41}{100}$
$\frac{41}{100}$	0.922 8671	$\bar{2}.720$ 3504	14.92	0.942 5026	$\bar{2}.717$ 7543	14.75	$\frac{41}{100}$
$\frac{41}{100}$	947 2395	728 7294	15.10	967 3935	726 2299	14.93	$\frac{41}{100}$
$\frac{41}{100}$	971 5828	737 0075	15.28	992 2547	734 6012	15.12	$\frac{41}{100}$
5	995 8971	745 1858	15.47	1.017 0864	742 8698	15.31	5
$\frac{51}{100}$	1.020 1824	$\bar{2}.753$ 2657	15.66	1.041 8884	$\bar{2}.751$ 0370	15.50	$\frac{51}{100}$
$\frac{51}{100}$	044 4389	761 2486	15.85	066 6610	759 1041	15.69	$\frac{51}{100}$
$\frac{51}{100}$	068 6666	769 1357	16.04	091 4042	767 0727	15.88	$\frac{51}{100}$
$\frac{51}{100}$	092 8656	776 9283	16.23	116 1181	774 9441	16.08	$\frac{51}{100}$
$\frac{51}{100}$	1.117 0359	$\bar{2}.784$ 6279	16.43	1.140 8027	$\bar{2}.782$ 7196	16.27	$\frac{51}{100}$
$\frac{51}{100}$	141 1777	792 2357	16.63	165 4580	790 4007	16.47	$\frac{51}{100}$
$\frac{51}{100}$	165 2909	799 7529	16.83	190 0843	797 9887	16.68	$\frac{51}{100}$
6	189 3757	807 1809	17.13	214 6815	805 4849	16.98	6
$\frac{61}{100}$	1.237 4601	$\bar{2}.821$ 7745	17.54	1.263 7891	$\bar{2}.820$ 2077	17.39	$\frac{61}{100}$
$\frac{61}{100}$	285 4316	836 0265	17.96	312 7812	834 5800	17.82	$\frac{61}{100}$
$\frac{61}{100}$	333 2905	849 9469	18.38	361 6584	848 6121	18.24	$\frac{61}{100}$
7	381 0376	863 5455	18.82	410 4213	862 3145	18.68	7
$\frac{71}{100}$	1.428 6731	$\bar{2}.876$ 8322	19.25	1.459 0704	$\bar{2}.875$ 6973	19.12	$\frac{71}{100}$
$\frac{71}{100}$	476 1978	889 8164	19.70	507 6063	888 7705	19.57	$\frac{71}{100}$
$\frac{71}{100}$	523 6121	902 5073	20.15	556 0294	901 5440	20.03	$\frac{71}{100}$
8	570 9165	914 9141	20.61	604 3403	914 0271	20.49	8
$\frac{81}{100}$	1.618 1115	$\bar{2}.927$ 0454	21.07	1.652 5394	$\bar{2}.926$ 2291	20.96	$\frac{81}{100}$
$\frac{81}{100}$	665 1977	938 9102	21.54	700 6274	938 1591	21.43	$\frac{81}{100}$
$\frac{81}{100}$	712 1755	950 5166	22.01	748 6047	949 8248	21.90	$\frac{81}{100}$
9	759 0454	961 8729	22.49	796 4719	961 2378	22.39	9
$\frac{91}{100}$	1.805 8079	$\bar{2}.972$ 9871	22.98	1.844 2294	$\bar{2}.972$ 4033	22.88	$\frac{91}{100}$
$\frac{91}{100}$	852 4636	983 8667	23.47	891 8777	983 3303	23.37	$\frac{91}{100}$
$\frac{91}{100}$	899 0129	994 5194	23.96	939 4174	994 0266	23.87	$\frac{91}{100}$
10	945 4562	$\bar{3}.004$ 9522	...	986 8489	$\bar{3}.004$ 4997	...	10

49 Years				50 Years			
100 <i>i</i>	$\log(1+i)^{49}$	$\log \frac{1}{a_{49}}$	Factor	$\log(1+i)^{50}$	$\log \frac{1}{a_{50}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.106 1370	$\bar{2}.362$ 8757	9.87	0.108 3031	$\bar{2}.355$ 1403	9.69	$\frac{1}{2}$
1	211 7473	413 5469	10 16	216 0687	406 7569	9.98	1
$1\frac{1}{8}$	0.238 0682	$\bar{2}.425$ 8455	10.29	0.242 9267	$\bar{2}.419$ 2778	10.11	$1\frac{1}{8}$
$1\frac{1}{4}$	264 3566	437 9983	10.41	269 7516	431 6472	10.23	$1\frac{1}{4}$
$1\frac{3}{8}$	290 6125	450 0062	10.54	296 5434	443 8671	10.36	$1\frac{3}{8}$
$1\frac{1}{2}$	316 8361	461 8703	10.66	323 3021	455 9357	10.49	$1\frac{1}{2}$
$1\frac{5}{8}$	0.343 0274	$\bar{2}.473$ 5915	10.79	0.350 0279	$\bar{2}.467$ 8572	10.62	$1\frac{5}{8}$
$1\frac{3}{4}$	369 1865	485 1710	10.93	376 7209	479 6316	10.75	$1\frac{3}{4}$
$1\frac{7}{8}$	395 3135	496 6098	11.06	403 3811	491 2601	10.88	$1\frac{7}{8}$
2	421 4084	507 9093	11.20	430 0086	502 7440	11.02	2
$2\frac{1}{8}$	0.447 4714	$\bar{2}.519$ 0705	11.34	0.456 6035	$\bar{2}.514$ 0844	11.16	$2\frac{1}{8}$
$2\frac{1}{4}$	473 5025	530 0945	11.48	483 1658	525 2828	11.30	$2\frac{1}{4}$
$2\frac{3}{8}$	499 5018	540 9827	11.62	509 6957	536 3403	11.45	$2\frac{3}{8}$
$2\frac{1}{2}$	525 4694	551 7364	11.77	536 1933	547 2584	11.60	$2\frac{1}{2}$
$2\frac{5}{8}$	0.551 4053	$\bar{2}.562$ 3568	11.92	0.562 6585	$\bar{2}.558$ 0384	11.74	$2\frac{5}{8}$
$2\frac{3}{4}$	577 3097	572 8452	12.07	589 0915	568 6818	11.90	$2\frac{3}{4}$
$2\frac{7}{8}$	603 1826	583 2031	12.22	615 4924	579 1899	12.05	$2\frac{7}{8}$
3	629 0240	593 4316	12.38	641 8612	589 5642	12.20	3
$3\frac{1}{8}$	0.654 8341	$\bar{2}.603$ 5323	12.53	0.668 1981	$\bar{2}.599$ 8062	12.36	$3\frac{1}{8}$
$3\frac{1}{4}$	680 6130	613 5065	12.69	694 5030	609 9173	12.52	$3\frac{1}{4}$
$3\frac{3}{8}$	706 3606	623 3556	12.85	720 7761	619 8991	12.69	$3\frac{3}{8}$
$3\frac{1}{2}$	732 0771	633 0811	13.02	747 0175	629 7531	12.85	$3\frac{1}{2}$
$3\frac{5}{8}$	0.757 7626	$\bar{2}.642$ 6844	13.18	0.773 2272	$\bar{2}.639$ 4808	13.02	$3\frac{5}{8}$
$3\frac{3}{4}$	783 4172	652 1669	13.35	799 4053	649 0837	13.19	$3\frac{3}{4}$
$3\frac{7}{8}$	809 0408	661 5302	13.52	825 5518	658 5635	13.36	$3\frac{7}{8}$
4	834 6336	670 7756	13.69	851 6670	667 9216	13.53	4
$4\frac{1}{8}$	0.860 1957	$\bar{2}.679$ 9048	13.87	0.877 7507	$\bar{2}.677$ 1596	13.71	$4\frac{1}{8}$
$4\frac{1}{4}$	885 7271	688 9189	14.04	903 8032	686 2791	13.88	$4\frac{1}{4}$
$4\frac{3}{8}$	911 2279	697 8108	14.22	929 8244	695 2817	14.07	$4\frac{3}{8}$
$4\frac{1}{2}$	936 6982	706 6087	14.40	955 8145	704 1690	14.25	$4\frac{1}{2}$
$4\frac{5}{8}$	0.962 1381	$\bar{2}.715$ 2873	14.59	0.981 7736	$\bar{2}.712$ 9424	14.43	$4\frac{5}{8}$
$4\frac{3}{4}$	987 5475	723 8571	14.77	1.007 7016	721 6037	14.62	$4\frac{3}{4}$
$4\frac{7}{8}$	1.012 9267	732 3193	14.96	0.033 5987	730 1545	14.81	$4\frac{7}{8}$
5	038 2757	740 6757	15 15	059 4650	738 5961	15.00	5
$5\frac{1}{8}$	1.063 5944	$\bar{2}.748$ 9276	15.34	1.085 3004	$\bar{2}.746$ 9304	15.19	$5\frac{1}{8}$
$5\frac{1}{4}$	088 8831	757 0765	15.53	111 1052	755 1588	15.39	$5\frac{1}{4}$
$5\frac{3}{8}$	114 1418	765 1241	15.73	136 8794	763 2828	15.58	$5\frac{3}{8}$
$5\frac{1}{2}$	139 3705	773 0716	15.93	162 6230	771 3041	15.78	$5\frac{1}{2}$
$5\frac{5}{8}$	1.164 5694	$\bar{2}.780$ 9206	16.13	1.188 3361	$\bar{2}.779$ 2242	15.98	$5\frac{5}{8}$
$5\frac{3}{4}$	189 7384	788 6725	16.33	214 0188	787 0446	16.19	$5\frac{3}{4}$
$5\frac{7}{8}$	214 8777	796 3287	16.53	239 6712	794 7669	16.39	$5\frac{7}{8}$
6	239 9874	803 8909	16.84	265 2933	802 3925	16.70	6
$6\frac{1}{4}$	1.290 1180	$\bar{2}.818$ 7384	17.26	1.316 4469	$\bar{2}.817$ 3600	17.12	$6\frac{1}{4}$
$6\frac{1}{2}$	340 1308	833 2262	17.68	367 4804	831 9589	17.55	$6\frac{1}{2}$
$6\frac{3}{4}$	390 0263	847 3654	18.11	418 3942	846 2009	17.99	$6\frac{3}{4}$
7	439 8051	861 1671	18.55	469 1889	860 0974	18.43	7
$7\frac{1}{4}$	1.489 4677	$\bar{2}.874$ 6417	19.00	1.519 8650	$\bar{2}.873$ 6598	18.88	$7\frac{1}{4}$
$7\frac{1}{2}$	539 0148	887 7999	19.45	570 4232	886 8989	19.34	$7\frac{1}{2}$
$7\frac{3}{4}$	588 4467	900 6518	19.91	620 8639	899 8255	19.80	$7\frac{3}{4}$
8	637 7640	913 2074	20.38	671 1878	912 4498	20.27	8
$8\frac{1}{4}$	1.686 9673	$\bar{2}.925$ 4763	20.85	1.721 3953	$\bar{2}.924$ 7821	20.75	$8\frac{1}{4}$
$8\frac{1}{2}$	736 0572	937 4680	21.32	771 4869	936 8320	21.23	$8\frac{1}{2}$
$8\frac{3}{4}$	785 0340	949 1916	21.81	821 4633	948 6092	21.71	$8\frac{3}{4}$
9	833 8984	960 6559	22.29	871 3249	960 1228	22.20	9
$9\frac{1}{4}$	1.882 6508	$\bar{2}.971$ 8696	22.79	1.921 0723	$\bar{2}.971$ 3817	22.70	$9\frac{1}{4}$
$9\frac{1}{2}$	931 2918	982 8410	23.28	970 7060	982 3946	23.20	$9\frac{1}{2}$
$9\frac{3}{4}$	979 8219	993 5781	23.79	2.020 2264	993 1698	23.71	$9\frac{3}{4}$
10	2.028 2416	$\bar{1}.004$ 0887	...	069 6343	$\bar{1}.003$ 7154	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

51 Years				52 Years			
100 <i>i</i>	$\log(1+i)^{51}$	$\log \frac{1}{a_{51}}$	Factor	$\log(1+i)^{52}$	$\log \frac{1}{a_{52}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.110 4692	$\bar{2}$.347 5777	9.51	0.112 6352	$\bar{2}$.340 1812	9.35	$\frac{1}{2}$
1	220 3901	400 1373	9.81	224 7114	393 6810	9.64	1
$1\frac{1}{8}$	0.247 7853	$\bar{2}$.412 8794	9.93	0.252 6438	$\bar{2}$.406 6435	9.77	$1\frac{1}{8}$
$1\frac{1}{4}$	275 1466	425 4644	10.06	280 5417	419 4430	9.89	$1\frac{1}{4}$
$1\frac{3}{8}$	302 4742	437 8933	10.18	308 4051	432 0808	10.02	$1\frac{3}{8}$
$1\frac{1}{2}$	329 7682	450 1673	10.31	336 2342	444 5580	10.15	$1\frac{1}{2}$
$1\frac{5}{8}$	0.357 0285	$\bar{2}$.462 2876	10.44	0.364 0290	$\bar{2}$.456 8759	10.28	$1\frac{5}{8}$
$1\frac{3}{4}$	384 2553	474 2555	10.58	391 7897	469 0359	10.41	$1\frac{3}{4}$
$1\frac{7}{8}$	411 4487	486 0721	10.71	419 5163	481 0392	10.55	$1\frac{7}{8}$
2	438 6088	497 7388	10.85	447 2089	492 8873	10.69	2
$2\frac{1}{8}$	0.465 7355	$\bar{2}$.509 2570	10.99	0.474 8676	$\bar{2}$.504 5814	10.83	$2\frac{1}{8}$
$2\frac{1}{4}$	492 8292	520 6279	11.14	502 4925	516 1232	10.97	$2\frac{1}{4}$
$2\frac{3}{8}$	519 8897	531 8529	11.28	530 0836	527 5140	11.12	$2\frac{3}{8}$
$2\frac{1}{2}$	546 9171	542 9336	11.43	557 6410	538 7555	11.27	$2\frac{1}{2}$
$2\frac{5}{8}$	0.573 9117	$\bar{2}$.553 8714	11.58	0.585 1648	$\bar{2}$.549 8490	11.42	$2\frac{5}{8}$
$2\frac{3}{4}$	600 8734	564 6678	11.73	612 6552	560 7964	11.57	$2\frac{3}{4}$
$2\frac{7}{8}$	627 8023	575 3241	11.88	640 1121	571 5990	11.73	$2\frac{7}{8}$
3	654 6985	585 8421	12.04	667 5357	582 2586	11.88	3
$3\frac{1}{8}$	0.681 5620	$\bar{2}$.596 2233	12.20	0.694 9260	$\bar{2}$.592 7769	12.04	$3\frac{1}{8}$
$3\frac{1}{4}$	708 3931	606 4692	12.36	722 2831	603 1555	12.21	$3\frac{1}{4}$
$3\frac{3}{8}$	735 1917	616 5814	12.52	749 6072	613 3961	12.37	$3\frac{3}{8}$
$3\frac{1}{2}$	761 9578	626 5617	12.69	776 8982	623 5003	12.54	$3\frac{1}{2}$
$3\frac{5}{8}$	0.788 6917	$\bar{2}$.636 4115	12.86	0.804 1563	$\bar{2}$.633 4700	12.71	$3\frac{5}{8}$
$3\frac{3}{4}$	815 3934	646 1325	13.03	831 3815	643 3069	12.88	$3\frac{3}{4}$
$3\frac{7}{8}$	842 0629	655 7264	13.20	858 5739	653 0126	13.05	$3\frac{7}{8}$
4	868 7003	665 1948	13.38	885 7336	662 5890	13.23	4
$4\frac{1}{8}$	0.895 3057	$\bar{2}$.674 5395	13.55	0.912 8607	$\bar{2}$.672 0378	13.41	$4\frac{1}{8}$
$4\frac{1}{4}$	921 8792	683 7619	13.73	939 9553	681 3608	13.59	$4\frac{1}{4}$
$4\frac{3}{8}$	948 4209	692 8638	13.92	967 0174	690 5598	13.77	$4\frac{3}{8}$
$4\frac{1}{2}$	974 9308	701 8469	14.10	994 0471	699 6365	13.96	$4\frac{1}{2}$
$4\frac{5}{8}$	1.001 4090	$\bar{2}$.710 7130	14.28	1.021 0445	$\bar{2}$.708 5926	14.14	$4\frac{5}{8}$
$4\frac{3}{4}$	0.027 8556	719 4635	14.47	0.048 0096	717 4301	14.33	$4\frac{3}{4}$
$4\frac{7}{8}$	0.054 2707	728 1003	14.66	0.074 9426	726 1506	14.53	$4\frac{7}{8}$
5	0.080 6543	736 6249	14.86	0.101 8436	734 7558	14.72	5
$5\frac{1}{8}$	1.107 0064	$\bar{2}$.745 0390	15.05	1.128 7125	$\bar{2}$.743 2476	14.92	$5\frac{1}{8}$
$5\frac{1}{4}$	133 3273	753 3445	15.25	155 5494	751 6277	15.11	$5\frac{1}{4}$
$5\frac{3}{8}$	159 6170	761 5427	15.45	182 3546	759 8978	15.32	$5\frac{3}{8}$
$5\frac{1}{2}$	185 8754	769 6355	15.65	209 1279	768 0596	15.52	$5\frac{1}{2}$
$5\frac{5}{8}$	1.212 1028	$\bar{2}$.777 6242	15.85	1.235 8695	$\bar{2}$.776 1149	15.72	$5\frac{5}{8}$
$5\frac{3}{4}$	238 2992	785 5108	16.05	262 5796	784 0654	15.93	$5\frac{3}{4}$
$5\frac{7}{8}$	264 4646	793 2968	16.26	289 2580	791 9128	16.14	$5\frac{7}{8}$
6	290 5991	800 9836	16.57	315 9050	799 6587	16.45	6
$6\frac{1}{8}$	1.342 7759	$\bar{2}$.816 0666	17.00	1.369 1048	$\bar{2}$.814 8528	16.88	$6\frac{1}{8}$
$6\frac{1}{4}$	394 8300	830 7722	17.43	422 1796	829 6609	17.32	$6\frac{1}{4}$
$6\frac{3}{8}$	446 7621	845 1127	17.87	475 1300	844 0958	17.76	$6\frac{3}{8}$
$6\frac{1}{2}$	498 5727	859 1002	18.32	527 9564	858 1702	18.21	$6\frac{1}{2}$
$6\frac{5}{8}$	1.550 2623	$\bar{2}$.872 7463	18.77	1.580 6596	$\bar{2}$.871 8962	18.67	$6\frac{5}{8}$
$6\frac{3}{4}$	601 8317	886 0625	19.23	633 2401	885 2858	19.14	$6\frac{3}{4}$
$6\frac{7}{8}$	653 2812	899 0600	19.70	685 6985	898 3507	19.61	$6\frac{7}{8}$
7	704 6115	911 7495	20.17	738 0353	911 1022	20.08	7
$7\frac{1}{8}$	1.755 8232	$\bar{2}$.924 1417	20.65	1.790 2511	$\bar{2}$.923 5510	20.56	$7\frac{1}{8}$
$7\frac{1}{4}$	806 9166	936 2466	21.14	842 3464	935 7079	21.05	$7\frac{1}{4}$
$7\frac{3}{8}$	857 8925	948 0743	21.63	894 3218	947 5831	21.55	$7\frac{3}{8}$
$7\frac{1}{2}$	908 7514	959 6342	22.12	946 1779	959 1865	22.04	$7\frac{1}{2}$
$7\frac{5}{8}$	1.959 4937	$\bar{2}$.970 9356	22.62	1.997 9152	$\bar{2}$.970 5277	22.55	$7\frac{5}{8}$
$7\frac{3}{4}$	2.010 1201	981 9874	23.13	2.049 5342	981 6158	23.05	$7\frac{3}{4}$
$7\frac{7}{8}$	0.060 6310	992 7982	23.63	101 0355	992 4598	23.57	$7\frac{7}{8}$
8	111 0269	$\bar{1}$.003 3763	...	152 4196	$\bar{1}$.003 0683	...	8

53 Years					54 Years				
100 <i>i</i>	$\log(1+i)^{53}$	$\log \frac{1}{a_{53}}$	Factor		$\log(1+i)^{54}$	$\log \frac{1}{a_{54}}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0.114 8013	$\bar{2}.332$ 9445	9.18		0.116 9673	$\bar{2}.325$ 8616	9.03	$\frac{1}{2}$	
1	229 0328	387 3820	9.48		233 3542	381 2339	9.33	1	
$1\frac{1}{8}$	0.257 5023	$\bar{2}.400$ 5637	9.61		0.262 3609	$\bar{2}.394$ 6343	9.45	$1\frac{1}{8}$	
$1\frac{1}{4}$	285 9367	413 5768	9.73		291 3317	407 8599	9.58	$1\frac{1}{4}$	
$1\frac{3}{8}$	314 3360	426 4223	9.86		320 2668	420 9119	9.70	$1\frac{3}{8}$	
$1\frac{1}{2}$	342 7002	439 1015	9.99		349 1663	433 7919	9.84	$1\frac{1}{2}$	
$1\frac{5}{8}$	0.371 0296	$\bar{2}.451$ 6158	10.12		0.378 0302	$\bar{2}.446$ 5012	9.97	$1\frac{5}{8}$	
$1\frac{3}{4}$	399 3241	463 9664	10.26		406 8586	459 0412	10.10	$1\frac{3}{4}$	
$1\frac{7}{8}$	427 5840	476 1550	10.39		435 6516	471 4135	10.24	$1\frac{7}{8}$	
2	455 8091	488 1828	10.53		464 4093	483 6196	10.38	2	
$2\frac{1}{8}$	0.483 9997	$\bar{2}.500$ 0514	10.67		0.493 1318	$\bar{2}.495$ 6610	10.52	$2\frac{1}{8}$	
$2\frac{1}{4}$	512 1558	511 7623	10.82		521 8191	507 5394	10.67	$2\frac{1}{4}$	
$2\frac{3}{8}$	540 2775	523 3172	10.96		550 4714	519 2565	10.82	$2\frac{3}{8}$	
$2\frac{1}{2}$	568 3649	534 7176	11.11		579 0887	530 8140	10.97	$2\frac{1}{2}$	
$2\frac{5}{8}$	0.596 4180	$\bar{2}.545$ 9651	11.26		0.607 6712	$\bar{2}.542$ 2136	11.12	$2\frac{5}{8}$	
$2\frac{3}{4}$	624 4370	557 0615	11.42		636 2188	553 4571	11.27	$2\frac{3}{4}$	
$2\frac{7}{8}$	652 4220	568 0085	11.57		664 7318	564 5464	11.43	$2\frac{7}{8}$	
3	680 3729	578 8078	11.73		693 2101	575 4832	11.59	3	
$3\frac{1}{8}$	0.708 2900	$\bar{2}.589$ 4609	11.89		0.721 6539	$\bar{2}.586$ 2695	11.75	$3\frac{1}{8}$	
$3\frac{1}{4}$	736 1732	599 9700	12.06		750 0633	596 9069	11.92	$3\frac{1}{4}$	
$3\frac{3}{8}$	764 0227	610 3367	12.22		778 4382	607 3976	12.08	$3\frac{3}{8}$	
$3\frac{1}{2}$	791 8385	620 5628	12.39		806 7789	617 7435	12.25	$3\frac{1}{2}$	
$3\frac{5}{8}$	0.819 6208	$\bar{2}.630$ 6502	12.56		0.835 0854	$\bar{2}.627$ 9462	12.42	$3\frac{5}{8}$	
$3\frac{3}{4}$	847 3696	640 6006	12.74		863 3577	638 0081	12.60	$3\frac{3}{4}$	
$3\frac{7}{8}$	875 0850	650 4160	12.91		891 5960	647 9308	12.77	$3\frac{7}{8}$	
4	902 7670	660 0981	13.09		919 8003	657 7164	12.95	4	
$4\frac{1}{8}$	0.930 4158	$\bar{2}.669$ 6488	13.27		0.947 9708	$\bar{2}.667$ 3668	13.13	$4\frac{1}{8}$	
$4\frac{1}{4}$	958 0314	679 0702	13.45		976 1074	676 8842	13.32	$4\frac{1}{4}$	
$4\frac{3}{8}$	985 6139	688 3638	13.63		1.004 2104	686 2702	13.50	$4\frac{3}{8}$	
$4\frac{1}{2}$	1.013 1634	697 5317	13.82		032 2797	695 5271	13.69	$4\frac{1}{2}$	
$4\frac{5}{8}$	1.040 6800	$\bar{2}.706$ 5758	14.01		1.060 3154	$\bar{2}.704$ 6567	13.88	$4\frac{5}{8}$	
$4\frac{3}{4}$	068 1637	715 4978	14.20		088 3177	713 6610	14.07	$4\frac{3}{4}$	
$4\frac{7}{8}$	095 6146	724 2997	14.40		116 2866	722 5420	14.27	$4\frac{7}{8}$	
5	123 0328	732 9832	14.59		144 2221	731 3016	14.47	5	
$5\frac{1}{8}$	1.150 4185	$\bar{2}.741$ 5502	14.79		1.172 1245	$\bar{2}.739$ 9418	14.67	$5\frac{1}{8}$	
$5\frac{1}{4}$	177 7715	750 0028	14.99		199 9936	748 4645	14.87	$5\frac{1}{4}$	
$5\frac{3}{8}$	205 0921	758 3425	15.19		227 8297	756 8716	15.07	$5\frac{3}{8}$	
$5\frac{1}{2}$	232 3804	766 5712	15.40		255 6328	765 1651	15.28	$5\frac{1}{2}$	
$5\frac{5}{8}$	1.259 6363	$\bar{2}.774$ 6907	15.60		1.283 4030	$\bar{2}.773$ 3467	15.49	$5\frac{5}{8}$	
$5\frac{3}{4}$	286 8599	782 7030	15.81		311 1403	781 4186	15.70	$5\frac{3}{4}$	
$5\frac{7}{8}$	314 0514	790 6096	16.02		338 8449	789 3824	15.91	$5\frac{7}{8}$	
6	341 2109	798 4125	16.34		366 5167	797 2399	16.23	6	
$6\frac{1}{8}$	1.395 4338	$\bar{2}.813$ 7135	16.77		1.421 7627	$\bar{2}.812$ 6440	16.67	$6\frac{1}{8}$	
$6\frac{1}{4}$	449 5292	828 6200	17.21		476 8788	827 6450	17.11	$6\frac{1}{4}$	
$6\frac{3}{8}$	503 4978	843 1455	17.66		531 8657	842 2570	17.56	$6\frac{3}{8}$	
$6\frac{1}{2}$	557 3402	857 3029	18.13		586 7240	856 4939	18.02	$6\frac{1}{2}$	
$7\frac{1}{8}$	1.611 0569	$\bar{2}.871$ 1051	18.57		1.641 4542	$\bar{2}.870$ 3688	18.48	$7\frac{1}{8}$	
$7\frac{1}{4}$	664 6486	884 5646	19.04		696 0571	883 8948	18.95	$7\frac{1}{4}$	
$7\frac{3}{8}$	718 1158	897 6935	19.52		750 5331	897 0845	19.43	$7\frac{3}{8}$	
$7\frac{1}{2}$	771 4590	910 5036	20.00		804 8828	909 9500	19.92	$7\frac{1}{2}$	
$8\frac{1}{8}$	1.824 6790	$\bar{2}.923$ 0060	20.48		1.859 1069	$\bar{2}.922$ 5032	20.40	$8\frac{1}{8}$	
$8\frac{1}{4}$	877 7761	935 2119	20.97		913 2059	934 7553	20.90	$8\frac{1}{4}$	
$8\frac{3}{8}$	930 7511	947 1319	21.47		967 1803	946 7174	21.40	$8\frac{3}{8}$	
$8\frac{1}{2}$	983 6044	958 7761	21.97		2.021 0309	958 4000	21.90	$8\frac{1}{2}$	
$9\frac{1}{8}$	2.036 3366	$\bar{2}.970$ 1546	22.48		2.074 7581	$\bar{2}.969$ 8134	22.41	$9\frac{1}{8}$	
$9\frac{1}{4}$	088 9483	981 2767	22.99		128 3624	980 9673	22.93	$9\frac{1}{4}$	
$9\frac{3}{8}$	141 4400	992 1518	23.50		181 8446	991 8712	23.45	$9\frac{3}{8}$	
10	193 8123	$\bar{1}.002$ 7885	...		235 2050	$\bar{1}.002$ 5342	...	10	

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

55 Years				56 Years			
100 <i>i</i>	log (1 + <i>i</i>) ⁵⁵	log $\frac{1}{a_{55}}$	Factor	log (1 + <i>i</i>) ⁵⁶	log $\frac{1}{a_{56}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.119 1334	$\bar{2}.318$ 9267	8.88	0.121 2995	$\bar{2}.312$ 1345	8.74	$\frac{1}{2}$
1	237 6756	375 2313	9.18	241 9969	369 3688	9.04	1
$1\frac{1}{8}$	0.267 2194	$\bar{2}.388$ 8493	9.30	0.272 0779	$\bar{2}.383$ 2034	9.16	$1\frac{1}{8}$
$1\frac{1}{4}$	296 7268	402 2863	9.43	302 1218	396 8510	9.28	$1\frac{1}{4}$
$1\frac{3}{8}$	326 1977	415 5439	9.56	332 1286	410 3130	9.41	$1\frac{3}{8}$
$1\frac{1}{2}$	355 6323	428 6234	9.69	362 0984	423 5909	9.55	$1\frac{1}{2}$
$1\frac{5}{8}$	0.385 0307	$\bar{2}.441$ 5264	9.82	0.392 0313	$\bar{2}.436$ 6864	9.68	$1\frac{5}{8}$
$1\frac{3}{4}$	414 3930	454 2546	9.96	421 9274	449 6011	9.82	$1\frac{3}{4}$
$1\frac{7}{8}$	443 7192	466 8090	10.09	451 7868	462 3364	9.95	$1\frac{7}{8}$
2	473 0094	479 1918	10.24	481 6096	474 8944	10.10	2
$2\frac{1}{8}$	0.502 2638	$\bar{2}.491$ 4045	10.38	0.511 3959	$\bar{2}.487$ 2766	10.24	$2\frac{1}{8}$
$2\frac{1}{4}$	531 4824	503 4487	10.52	541 1457	499 4850	10.39	$2\frac{1}{4}$
$2\frac{3}{8}$	560 6653	515 3264	10.67	570 8592	511 5215	10.53	$2\frac{3}{8}$
$2\frac{1}{2}$	589 8126	527 0392	10.82	600 5365	523 3878	10.69	$2\frac{1}{2}$
$2\frac{5}{8}$	0.618 9244	$\bar{2}.538$ 5890	10.98	0.630 1775	$\bar{2}.535$ 0861	10.84	$2\frac{5}{8}$
$2\frac{3}{4}$	648 0007	549 9778	11.13	659 7825	546 6181	11.00	$2\frac{3}{4}$
$2\frac{7}{8}$	677 0417	561 2075	11.29	689 3515	557 9862	11.15	$2\frac{7}{8}$
3	706 0474	572 2798	11.45	718 8846	569 1922	11.32	3
$3\frac{1}{8}$	0.735 0179	$\bar{2}.583$ 1969	11.61	0.748 3818	$\bar{2}.580$ 2381	11.48	$3\frac{1}{8}$
$3\frac{1}{4}$	763 9533	593 9607	11.78	777 8434	591 1262	11.65	$3\frac{1}{4}$
$3\frac{3}{8}$	792 8537	604 5733	11.95	807 2693	601 8585	11.82	$3\frac{3}{8}$
$3\frac{1}{2}$	821 7192	615 0366	12.12	836 6596	612 4373	11.99	$3\frac{1}{2}$
$3\frac{5}{8}$	0.850 5499	$\bar{2}.625$ 3528	12.29	0.866 0144	$\bar{2}.622$ 8645	12.16	$3\frac{5}{8}$
$3\frac{3}{4}$	879 3458	635 5238	12.47	895 3339	633 1426	12.34	$3\frac{3}{4}$
$3\frac{7}{8}$	908 1070	645 5517	12.64	924 6181	643 2735	12.52	$3\frac{7}{8}$
4	936 8337	655 4385	12.82	953 8670	653 2596	12.70	4
$4\frac{1}{8}$	0.965 5258	$\bar{2}.665$ 1865	13.01	0.983 0808	$\bar{2}.663$ 1027	12.88	$4\frac{1}{8}$
$4\frac{1}{4}$	994 1835	674 7975	13.19	1.012 2596	672 8054	13.07	$4\frac{1}{4}$
$4\frac{3}{8}$	1.022 8069	684 2738	13.38	041 4034	682 3696	13.26	$4\frac{3}{8}$
$4\frac{1}{2}$	051 3960	693 6174	13.57	070 5123	691 7978	13.45	$4\frac{1}{2}$
$4\frac{5}{8}$	1.079 9509	$\bar{2}.702$ 8303	13.76	1.099 5864	$\bar{2}.701$ 0920	13.64	$4\frac{5}{8}$
$4\frac{3}{4}$	108 4717	711 9148	13.95	128 6258	710 2544	13.84	$4\frac{3}{4}$
$4\frac{7}{8}$	136 9586	720 8727	14.15	157 6305	719 2869	14.04	$4\frac{7}{8}$
5	165 4114	729 7062	14.35	186 6007	728 1922	14.24	5
$5\frac{1}{8}$	1.193 8305	$\bar{2}.738$ 4173	14.55	1.215 5365	$\bar{2}.736$ 9720	14.44	$5\frac{1}{8}$
$5\frac{1}{4}$	222 2157	747 0080	14.75	244 4379	745 6287	14.64	$5\frac{1}{4}$
$5\frac{3}{8}$	250 5673	755 4805	14.96	273 3049	754 1642	14.85	$5\frac{3}{8}$
$5\frac{1}{2}$	278 8853	763 8364	15.17	302 1377	762 5808	15.06	$5\frac{1}{2}$
$5\frac{5}{8}$	1.307 1697	$\bar{2}.772$ 0781	15.38	1.330 9364	$\bar{2}.770$ 8805	15.27	$5\frac{5}{8}$
$5\frac{3}{4}$	335 4207	780 2075	15.59	359 7011	779 0653	15.49	$5\frac{3}{4}$
$5\frac{7}{8}$	363 6383	788 2264	15.80	388 4317	787 1374	15.70	$5\frac{7}{8}$
6	391 8226	796 1368	16.13	417 1285	795 0986	16.03	6
$6\frac{1}{8}$	1.448 0916	$\bar{2}.811$ 6397	16.57	1.474 4206	$\bar{2}.810$ 6966	16.47	$6\frac{1}{8}$
$6\frac{1}{4}$	504 2284	826 7315	17.04	531 5780	825 8753	16.92	$6\frac{1}{4}$
$6\frac{3}{8}$	560 2336	841 4264	17.47	588 6015	840 6498	17.38	$6\frac{3}{8}$
7	616 1078	855 7391	17.93	645 4916	855 0350	17.84	7
$7\frac{1}{4}$	1.671 8515	$\bar{2}.869$ 6834	18.40	1.702 2489	$\bar{2}.869$ 0453	18.32	$7\frac{1}{4}$
$7\frac{1}{2}$	727 4655	883 2727	18.87	758 8740	882 6947	18.79	$7\frac{1}{2}$
$7\frac{3}{4}$	782 9503	896 5200	19.35	815 3676	895 9969	19.28	$7\frac{3}{4}$
8	838 3066	909 4381	19.84	871 7303	908 9647	19.77	8
$8\frac{1}{4}$	1.893 5348	$\bar{2}.922$ 0392	20.33	1.927 9627	$\bar{2}.921$ 6109	20.26	$8\frac{1}{4}$
$8\frac{1}{2}$	948 6356	934 3349	20.83	984 0653	933 9477	20.77	$8\frac{1}{2}$
$8\frac{3}{4}$	2.003 6096	946 3366	21.33	2.040 0389	945 9867	21.27	$8\frac{3}{4}$
9	058 4574	958 0552	21.84	095 8839	957 7391	21.78	9
$9\frac{1}{4}$	2.113 1795	$\bar{2}.969$ 5013	22.35	2.151 6010	$\bar{2}.969$ 2158	22.30	$9\frac{1}{4}$
$9\frac{1}{2}$	167 7766	980 6849	22.87	207 1907	980 4272	22.82	$9\frac{1}{2}$
$9\frac{3}{4}$	222 2491	991 6158	23.39	262 6536	991 3832	23.34	$9\frac{3}{4}$
10	276 5977	$\bar{1}.002$ 3032	...	317 9904	$\bar{1}.002$ 0933	...	10

57 Years				58 Years			
100 <i>i</i>	$\log(1+i)^{57}$	$\log \frac{1}{a_{57}}$	Factor	$\log(1+i)^{58}$	$\log \frac{1}{a_{58}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.123 4655	2.305 4799	8.60	0.125 6316	2.298 9581	8.46	$\frac{1}{2}$
1	246 3183	363 6413	8.90	250 6397	358 0440	8.76	1
$1\frac{1}{8}$	0.276 9365	2.377 6916	9.02	0.281 7950	2.372 3091	8.89	$1\frac{1}{8}$
$1\frac{1}{4}$	307 5168	391 5487	9.15	312 9119	386 3747	9.01	$1\frac{1}{4}$
$1\frac{3}{8}$	338 0594	405 2139	9.28	343 9903	400 2421	9.14	$1\frac{3}{8}$
$1\frac{1}{2}$	368 5644	418 6890	9.41	375 0304	413 9132	9.28	$1\frac{1}{2}$
$1\frac{5}{8}$	0.399 0318	2.431 9757	9.54	0.406 0324	2.427 3897	9.41	$1\frac{5}{8}$
$1\frac{3}{4}$	429 4618	445 0755	9.68	436 9962	440 6734	9.55	$1\frac{3}{4}$
$1\frac{7}{8}$	459 8544	457 9904	9.82	467 9221	453 7662	9.69	$1\frac{7}{8}$
2	490 2098	470 7220	9.96	498 8100	466 6700	9.83	2
$2\frac{1}{8}$	0.520 5280	2.483 2723	10.10	0.529 6600	2.479 3867	9.97	$2\frac{1}{8}$
$2\frac{1}{4}$	550 8091	495 6432	10.25	560 4724	491 9185	10.12	$2\frac{1}{4}$
$2\frac{3}{8}$	581 0531	507 8367	10.40	591 2471	504 2673	10.27	$2\frac{3}{8}$
$2\frac{1}{2}$	611 2603	519 8548	10.55	621 9842	516 4354	10.43	$2\frac{1}{2}$
$2\frac{5}{8}$	0.641 4307	2.531 6996	10.71	0.652 6839	2.528 4249	10.58	$2\frac{5}{8}$
$2\frac{3}{4}$	671 5643	543 3731	10.87	683 3462	540 2381	10.74	$2\frac{3}{4}$
$2\frac{7}{8}$	701 6613	554 8776	11.03	713 9712	551 8772	10.90	$2\frac{7}{8}$
3	731 7218	566 2152	11.19	744 5590	563 3442	11.06	3
$3\frac{1}{8}$	0.761 7458	2.577 3881	11.35	0.775 1098	2.574 6421	11.23	$3\frac{1}{8}$
$3\frac{1}{4}$	791 7334	588 3984	11.52	805 6235	585 7728	11.40	$3\frac{1}{4}$
$3\frac{3}{8}$	821 6848	599 2485	11.69	836 1003	596 7385	11.57	$3\frac{3}{8}$
$3\frac{1}{2}$	851 5999	609 9406	11.86	866 5403	607 5419	11.74	$3\frac{1}{2}$
$3\frac{5}{8}$	0.881 4790	2.620 4769	12.04	0.896 9435	2.618 1852	11.92	$3\frac{5}{8}$
$3\frac{3}{4}$	911 3220	630 8599	12.22	927 3101	628 6709	12.10	$3\frac{3}{4}$
$3\frac{7}{8}$	941 1291	641 0916	12.40	957 6401	639 0014	12.28	$3\frac{7}{8}$
4	970 9003	651 1745	12.58	987 9337	649 1791	12.47	4
$4\frac{1}{8}$	1.000 6358	2.661 1109	12.77	1.018 1908	2.659 2066	12.65	$4\frac{1}{8}$
$4\frac{1}{4}$	030 3356	670 9029	12.95	048 4117	669 0858	12.84	$4\frac{1}{4}$
$4\frac{3}{8}$	059 9968	680 5530	13.14	078 5963	678 8198	13.03	$4\frac{3}{8}$
$4\frac{1}{2}$	089 6286	690 0637	13.34	108 7448	688 4106	13.23	$4\frac{1}{2}$
$4\frac{5}{8}$	1.119 2218	2.699 4369	13.53	1.138 8573	2.697 8608	13.42	$4\frac{5}{8}$
$4\frac{3}{4}$	148 7798	708 6750	13.73	168 9338	707 1727	13.62	$4\frac{3}{4}$
$4\frac{7}{8}$	178 3025	717 7803	13.93	198 9745	716 3485	13.82	$4\frac{7}{8}$
5	207 7900	726 7552	14.13	228 9793	725 3910	14.03	5
$5\frac{1}{8}$	1.237 2425	2.735 6017	14.33	1.258 9485	2.734 3022	14.23	$5\frac{1}{8}$
$5\frac{1}{4}$	266 6600	744 3223	14.54	288 8821	743 0846	14.44	$5\frac{1}{4}$
$5\frac{3}{8}$	296 0425	752 9190	14.75	318 7801	751 7404	14.65	$5\frac{3}{8}$
$5\frac{1}{2}$	325 3902	761 3940	14.96	348 6427	760 2721	14.86	$5\frac{1}{2}$
$5\frac{5}{8}$	1.354 7032	2.769 7498	15.17	1.378 4699	2.768 6819	15.08	$5\frac{5}{8}$
$5\frac{3}{4}$	383 9814	777 9880	15.39	408 2618	776 9718	15.30	$5\frac{3}{4}$
$5\frac{7}{8}$	413 2251	786 1113	15.61	438 0186	785 1444	15.51	$5\frac{7}{8}$
6	442 4343	794 1215	15.93	467 7402	793 2016	15.85	6
$6\frac{1}{4}$	1.500 7495	2.809 8110	16.38	1.527 0784	2.808 9790	16.30	$6\frac{1}{4}$
$6\frac{1}{2}$	558 9276	825 0731	16.83	586 2773	824 3211	16.75	$6\frac{1}{2}$
$6\frac{3}{4}$	616 9694	839 9235	17.30	645 3373	839 2443	17.22	$6\frac{3}{4}$
7	674 8753	854 3779	17.76	704 2591	853 7647	17.69	7
$7\frac{1}{4}$	1.732 6462	2.868 4512	18.24	1.763 0435	2.867 8979	18.17	$7\frac{1}{4}$
$7\frac{1}{2}$	790 2825	882 1578	18.72	821 6909	881 6589	18.65	$7\frac{1}{2}$
$7\frac{3}{4}$	847 7849	895 5118	19.21	880 2022	895 0622	19.14	$7\frac{3}{4}$
8	905 1541	908 5268	19.70	938 5778	908 1218	19.64	8
$8\frac{1}{4}$	1.962 3906	2.921 2158	20.20	1.996 8185	2.920 8510	20.14	$8\frac{1}{4}$
$8\frac{1}{2}$	2.019 4951	933 5912	20.71	2.054 9248	933 2629	20.65	$8\frac{1}{2}$
$8\frac{3}{4}$	076 4681	945 6652	21.22	112 8974	945 3698	21.16	$8\frac{3}{4}$
9	133 3104	957 4493	21.73	170 7369	957 1836	21.68	9
$9\frac{1}{4}$	2.190 0224	2.968 9547	22.25	2.228 4438	2.968 7159	22.20	$9\frac{1}{4}$
$9\frac{1}{2}$	246 6048	980 1920	22.77	286 0189	979 9773	22.72	$9\frac{1}{2}$
$9\frac{3}{4}$	303 0581	991 1714	23.30	343 4627	990 9785	23.25	$9\frac{3}{4}$
10	359 3831	1.001 9026	...	400 7757	1.001 7293	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

59 Years				60 Years			
100 <i>i</i>	$\log(1+i)^{59}$	$\log \frac{1}{a_{59}}$	Factor	$\log(1+i)^{60}$	$\log \frac{1}{a_{60}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.127 7976	2.292 5645	8.33	0.129 9637	2.286 2948	8.21	$\frac{1}{2}$
1	254 9611	352 5723	8.63	259 2824	347 2217	8.51	1
$1\frac{1}{2}$	0.286 6535	2.367 0512	8.76	0.291 5121	2.361 9137	8.63	$1\frac{1}{2}$
$1\frac{1}{4}$	318 3069	381 3243	8.89	323 7019	376 3932	8.76	$1\frac{1}{4}$
$1\frac{3}{8}$	349 9212	395 3928	9.01	355 8520	390 6618	8.89	$1\frac{3}{8}$
$1\frac{1}{2}$	381 4965	409 2587	9.15	387 9625	404 7213	9.02	$1\frac{1}{2}$
$1\frac{5}{8}$	0.413 0330	2.422 9239	9.28	0.420 0335	2.418 5738	9.16	$1\frac{5}{8}$
$1\frac{3}{4}$	444 5307	436 3901	9.42	452 0651	432 2212	9.30	$1\frac{3}{4}$
$1\frac{7}{8}$	475 9897	449 6594	9.56	484 0573	445 6657	9.44	$1\frac{7}{8}$
2	507 4101	462 7338	9.70	516 0103	458 9093	9.58	2
$2\frac{1}{8}$	0.538 7921	2.475 6155	9.85	0.547 9242	2.471 9541	9.73	$2\frac{1}{8}$
$2\frac{1}{4}$	570 1357	488 3064	10.00	579 7990	484 8026	9.88	$2\frac{1}{4}$
$2\frac{3}{8}$	601 4410	500 8089	10.15	611 6349	497 4571	10.03	$2\frac{3}{8}$
$2\frac{1}{2}$	632 7081	513 1252	10.30	643 4319	509 9199	10.18	$2\frac{1}{2}$
$2\frac{5}{8}$	0.663 9370	2.525 2577	10.46	0.675 1902	2.522 1935	10.34	$2\frac{5}{8}$
$2\frac{3}{4}$	695 1280	537 2085	10.62	706 9098	534 2802	10.50	$2\frac{3}{4}$
$2\frac{7}{8}$	726 2810	548 9803	10.78	738 5909	546 1827	10.66	$2\frac{7}{8}$
3	757 3963	560 5753	10.95	770 2335	557 9035	10.83	3
$3\frac{1}{8}$	0.788 4737	2.571 9959	11.11	0.801 8377	2.569 4452	11.00	$3\frac{1}{8}$
$3\frac{1}{4}$	819 5136	583 2447	11.28	833 4036	580 8102	11.17	$3\frac{1}{4}$
$3\frac{3}{8}$	850 5158	594 3241	11.45	864 9314	592 0013	11.34	$3\frac{3}{8}$
$3\frac{1}{2}$	881 4806	605 2367	11.63	896 4210	603 0211	11.52	$3\frac{1}{2}$
$3\frac{5}{8}$	0.912 4081	2.615 9850	11.81	0.927 8726	2.613 8722	11.70	$3\frac{5}{8}$
$3\frac{3}{4}$	943 2982	626 5714	11.99	959 2863	624 5574	11.88	$3\frac{3}{4}$
$3\frac{7}{8}$	974 1512	636 9986	12.17	990 6622	635 0792	12.06	$3\frac{7}{8}$
4	1.004 9670	647 2691	12.36	1.022 0004	645 4404	12.25	4
$4\frac{1}{8}$	1.035 7458	2.657 3854	12.54	1.053 3009	2.655 6436	12.44	$4\frac{1}{8}$
$4\frac{1}{4}$	066 4878	667 3501	12.73	084 5638	665 6914	12.63	$4\frac{1}{4}$
$4\frac{3}{8}$	097 1928	677 1657	12.93	115 7893	675 5867	12.83	$4\frac{3}{8}$
$4\frac{1}{2}$	127 8611	686 8347	13.12	146 9774	685 3319	13.02	$4\frac{1}{2}$
$4\frac{5}{8}$	1.158 4928	2.696 3597	13.32	1.178 1283	2.694 9298	13.22	$4\frac{5}{8}$
$4\frac{3}{4}$	189 0879	705 7432	13.52	209 2419	704 3830	13.42	$4\frac{3}{4}$
$4\frac{7}{8}$	219 6465	714 9877	13.72	240 3184	713 6941	13.63	$4\frac{7}{8}$
5	250 1686	724 0957	13.93	271 3579	722 8657	13.84	5
$5\frac{1}{8}$	1.280 6545	2.733 0696	14.14	1.302 3605	2.731 9003	14.04	$5\frac{1}{8}$
$5\frac{1}{4}$	311 1042	741 9119	14.35	333 3263	740 8007	14.26	$5\frac{1}{4}$
$5\frac{3}{8}$	341 5177	750 6250	14.56	364 2553	749 5691	14.47	$5\frac{3}{8}$
$5\frac{1}{2}$	371 8951	759 2114	14.77	395 1476	758 2082	14.68	$5\frac{1}{2}$
$5\frac{5}{8}$	1.402 2366	2.767 6732	14.99	1.426 0033	2.766 7205	14.90	$5\frac{5}{8}$
$5\frac{3}{4}$	432 5422	776 0130	15.21	456 8226	775 1082	15.12	$5\frac{3}{4}$
$5\frac{7}{8}$	462 8120	784 2330	15.43	487 6054	783 3741	15.34	$5\frac{7}{8}$
6	493 0461	792 3356	15.76	518 3519	791 5202	15.68	6
$6\frac{1}{8}$	1.553 4074	2.808 1975	16.21	1.579 7363	2.807 4632	16.14	$6\frac{1}{8}$
$6\frac{1}{4}$	613 6269	823 6162	16.67	640 9765	822 9553	16.60	$6\frac{1}{4}$
$6\frac{3}{8}$	673 7051	838 6089	17.14	702 0730	838 0146	17.07	$6\frac{3}{8}$
$6\frac{1}{2}$	733 6429	853 1924	17.62	763 0267	852 6582	17.55	$6\frac{1}{2}$
$6\frac{5}{8}$	1.793 4408	2.867 3827	18.10	1.823 8381	2.866 9028	18.03	$6\frac{5}{8}$
$6\frac{3}{4}$	853 0994	881 1953	18.59	884 5079	880 7646	18.53	$6\frac{3}{4}$
$6\frac{7}{8}$	912 6194	894 6453	19.08	945 0367	894 2588	19.02	$6\frac{7}{8}$
7	972 0016	907 7470	19.58	2.005 4253	907 4004	19.53	7
$7\frac{1}{8}$	2.031 2464	2.920 5143	20.09	2.065 6743	2.920 2035	20.03	$7\frac{1}{8}$
$7\frac{1}{4}$	090 3546	932 9605	20.60	125 7843	932 6820	20.55	$7\frac{1}{4}$
$7\frac{3}{8}$	149 3267	945 0983	21.11	185 7559	944 8489	21.07	$7\frac{3}{8}$
$7\frac{1}{2}$	208 1634	956 9401	21.63	245 5899	956 7167	21.59	$7\frac{1}{2}$
$7\frac{5}{8}$	2.266 8653	2.968 4973	22.16	2.305 2867	2.968 2974	22.11	$7\frac{5}{8}$
$7\frac{3}{4}$	325 4330	979 7813	22.68	364 8472	979 6024	22.64	$7\frac{3}{4}$
$7\frac{7}{8}$	383 8672	990 8027	23.21	424 2717	990 6427	23.18	$7\frac{7}{8}$
8	442 1684	1.001 5718	...	483 5611	1.001 4287	...	8

61 Years				62 Years			
100 <i>i</i>	$\log(1+i)^{61}$	$\log \frac{1}{s_{61}}$	Factor	$\log(1+i)^{62}$	$\log \frac{1}{s_{62}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.132 1298	$\bar{2}.280$ 1449	8.08	0.134 2958	$\bar{2}.274$ 1108	7.97	$\frac{1}{2}$
1	263 6038	341 9882	8.39	267 9252	336 8680	8.27	1
$1\frac{1}{8}$	0.296 3706	$\bar{2}.356$ 8924	8.51	0.301 2291	$\bar{2}.351$ 9835	8.40	$1\frac{1}{8}$
$1\frac{1}{4}$	329 0969	371 5774	8.64	334 4920	366 8729	8.52	$1\frac{1}{4}$
$1\frac{3}{8}$	361 7829	386 0449	8.77	367 7138	381 5381	8.65	$1\frac{3}{8}$
$1\frac{1}{2}$	394 4286	400 2969	8.90	400 8946	395 9815	8.79	$1\frac{1}{2}$
$1\frac{5}{8}$	0.427 0341	$\bar{2}.414$ 3355	9.04	0.434 0346	$\bar{2}.410$ 2047	8.92	$1\frac{5}{8}$
$1\frac{3}{4}$	459 5995	428 1625	9.18	467 1339	424 2104	9.06	$1\frac{3}{4}$
$1\frac{7}{8}$	492 1249	441 7808	9.32	500 1925	438 0008	9.21	$1\frac{7}{8}$
2	524 6105	455 1919	9.46	533 2107	451 5782	9.35	2
$2\frac{1}{8}$	0.557 0562	$\bar{2}.468$ 3985	9.61	0.566 1883	$\bar{2}.464$ 9450	9.50	$2\frac{1}{8}$
$2\frac{1}{4}$	589 4623	481 4031	9.76	599 1256	478 1038	9.65	$2\frac{1}{4}$
$2\frac{3}{8}$	621 8288	494 2078	9.91	632 0227	491 0572	9.80	$2\frac{3}{8}$
$2\frac{1}{2}$	654 1558	506 8153	10.07	664 8797	503 8078	9.96	$2\frac{1}{2}$
$2\frac{5}{8}$	0.686 4434	$\bar{2}.519$ 2283	10.23	0.697 6965	$\bar{2}.516$ 3583	10.12	$2\frac{5}{8}$
$2\frac{3}{4}$	718 6917	531 4491	10.39	730 4735	528 7114	10.28	$2\frac{3}{4}$
$2\frac{7}{8}$	750 9007	543 4806	10.55	763 2106	540 8699	10.45	$2\frac{7}{8}$
3	783 0707	555 3253	10.72	795 9079	552 8367	10.61	3
$3\frac{1}{8}$	0.815 2017	$\bar{2}.566$ 9859	10.89	0.828 5656	$\bar{2}.564$ 6145	10.78	$3\frac{1}{8}$
$3\frac{1}{4}$	847 2937	578 4652	11.06	861 1837	576 2062	10.96	$3\frac{1}{4}$
$3\frac{3}{8}$	879 3469	589 7661	11.24	893 7624	587 6147	11.13	$3\frac{3}{8}$
$3\frac{1}{2}$	911 3613	600 8911	11.41	926 3017	598 8430	11.31	$3\frac{1}{2}$
$3\frac{5}{8}$	0.943 3372	$\bar{2}.611$ 8431	11.59	0.958 8017	$\bar{2}.609$ 8939	11.49	$3\frac{5}{8}$
$3\frac{3}{4}$	975 2744	622 6250	11.78	991 2625	620 7705	11.68	$3\frac{3}{4}$
$3\frac{7}{8}$	1.007 1732	633 2394	11.96	1.023 6843	631 4756	11.86	$3\frac{7}{8}$
4	039 0337	643 6893	12.15	056 0670	642 0122	12.05	4
$4\frac{1}{8}$	1.070 8559	$\bar{2}.653$ 9773	12.34	1.088 4109	$\bar{2}.652$ 3831	12.24	$4\frac{1}{8}$
$4\frac{1}{4}$	102 6399	664 1064	12.53	120 7159	662 5914	12.44	$4\frac{1}{4}$
$4\frac{3}{8}$	134 3858	674 0793	12.73	152 9823	672 6399	12.64	$4\frac{3}{8}$
$4\frac{1}{2}$	166 0937	683 8987	12.93	185 2100	682 5316	12.84	$4\frac{1}{2}$
$4\frac{5}{8}$	1.197 7637	$\bar{2}.693$ 5676	13.13	1.217 3992	$\bar{2}.692$ 2694	13.04	$4\frac{5}{8}$
$4\frac{3}{4}$	229 3959	703 0884	13.33	249 5500	701 8562	13.24	$4\frac{3}{4}$
$4\frac{7}{8}$	260 9904	712 4642	13.54	281 6624	711 2947	13.45	$4\frac{7}{8}$
5	292 5472	721 6975	13.75	313 7365	720 5878	13.66	5
$5\frac{1}{8}$	1.324 0665	$\bar{2}.730$ 7910	13.96	1.345 7725	$\bar{2}.729$ 7384	13.87	$5\frac{1}{8}$
$5\frac{1}{4}$	355 5484	739 7474	14.17	377 7705	738 7492	14.09	$5\frac{1}{4}$
$5\frac{3}{8}$	386 9928	748 5694	14.38	409 7304	747 6228	14.30	$5\frac{3}{8}$
$5\frac{1}{2}$	418 4000	757 2594	14.60	441 6525	756 3622	14.52	$5\frac{1}{2}$
$5\frac{5}{8}$	1.449 7700	$\bar{2}.765$ 8204	14.82	1.473 5368	$\bar{2}.764$ 9700	14.74	$5\frac{5}{8}$
$5\frac{3}{4}$	481 1029	774 2545	15.04	505 3833	773 4486	14.97	$5\frac{3}{4}$
$5\frac{7}{8}$	512 3988	782 5643	15.27	537 1922	781 8009	15.19	$5\frac{7}{8}$
6	543 6578	790 7524	15.60	568 9636	790 0293	15.53	6
$6\frac{1}{8}$	1.606 0653	$\bar{2}.806$ 7732	16.06	1.632 3942	$\bar{2}.806$ 1248	15.99	$6\frac{1}{8}$
$6\frac{1}{4}$	668 3261	822 3358	16.53	695 6757	821 7548	16.47	$6\frac{1}{4}$
$6\frac{3}{8}$	730 4409	837 4586	17.01	758 8088	836 9384	16.94	$6\frac{3}{8}$
$6\frac{1}{2}$	792 4104	852 1596	17.49	821 7942	851 6941	17.43	$6\frac{1}{2}$
$7\frac{1}{8}$	1.854 2354	$\bar{2}.866$ 4559	17.97	1.884 6327	$\bar{2}.866$ 0396	17.92	$7\frac{1}{8}$
$7\frac{1}{4}$	915 9163	880 3642	18.47	947 3248	879 9921	18.42	$7\frac{1}{4}$
$7\frac{3}{8}$	977 4540	893 9003	18.97	2.009 8713	893 5679	18.92	$7\frac{3}{8}$
8	2.038 8491	907 0796	19.47	072 2728	906 7827	19.43	8
$8\frac{1}{8}$	2.100 1022	$\bar{2}.919$ 9166	19.99	2.134 5301	$\bar{2}.919$ 6518	19.94	$8\frac{1}{8}$
$8\frac{1}{4}$	161 2140	932 4255	20.50	196 6438	932 1892	20.46	$8\frac{1}{4}$
$8\frac{3}{8}$	222 1852	944 6197	21.02	258 6145	944 4089	20.98	$8\frac{3}{8}$
9	283 0164	956 5119	21.55	320 4429	956 3240	21.51	9
$9\frac{1}{8}$	2.343 7082	$\bar{2}.968$ 1144	22.08	2.382 1296	$\bar{2}.967$ 9471	22.04	$9\frac{1}{8}$
$9\frac{1}{4}$	404 2613	979 4391	22.61	443 6754	979 2900	22.58	$9\frac{1}{4}$
$9\frac{3}{8}$	464 6763	990 4969	23.14	505 0808	990 3641	23.11	$9\frac{3}{8}$
10	524 9538	$\bar{1}.001$ 2986	...	566 3465	$\bar{1}.001$ 1804	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

63 Years				64 Years			
100 <i>i</i>	$\log(1+i)^{63}$	$\log \frac{1}{a_{63}}$	Factor	$\log(1+i)^{64}$	$\log \frac{1}{a_{64}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.136 4619	$\bar{2}.268$ 1887	7.85	0.138 6280	$\bar{2}.262$ 3752	7.74	$\frac{1}{2}$
1	272 2465	331 8573	8.16	276 5679	326 9527	8.05	1
$1\frac{1}{8}$	0.306 0877	$\bar{2}.347$ 1831	8.28	0.310 9462	$\bar{2}.342$ 4877	8.17	$1\frac{1}{8}$
$1\frac{1}{4}$	339 8870	362 2759	8.41	345 2820	357 7830	8.30	$1\frac{1}{4}$
$1\frac{1}{2}$	373 6446	377 1379	8.54	379 5755	372 8405	8.43	$1\frac{1}{2}$
$1\frac{3}{4}$	407 3607	391 7713	8.68	413 8267	387 6627	8.57	$1\frac{3}{4}$
$1\frac{5}{8}$	0.441 0352	$\bar{2}.406$ 1781	8.81	0.448 0358	$\bar{2}.402$ 2520	8.71	$1\frac{5}{8}$
$1\frac{3}{2}$	474 6683	420 3610	8.95	482 2027	416 6107	8.85	$1\frac{3}{2}$
$1\frac{7}{8}$	508 2602	434 3222	9.10	516 3278	430 7413	8.99	$1\frac{7}{8}$
2	541 8108	448 0642	9.24	550 4110	444 6466	9.14	2
$2\frac{1}{8}$	0.575 3204	$\bar{2}.461$ 5898	9.39	0.584 4524	$\bar{2}.458$ 3292	9.28	$2\frac{1}{8}$
$2\frac{1}{4}$	608 7890	474 9013	9.54	618 4523	471 7918	9.44	$2\frac{1}{4}$
$2\frac{1}{2}$	642 2166	488 0016	9.70	652 4105	485 0375	9.59	$2\frac{1}{2}$
$2\frac{3}{4}$	675 6035	500 8934	9.85	686 3274	498 0690	9.75	$2\frac{3}{4}$
$2\frac{5}{8}$	0.708 9497	$\bar{2}.513$ 5798	10.01	0.720 2029	$\bar{2}.510$ 8894	9.91	$2\frac{5}{8}$
$2\frac{3}{2}$	742 2553	526 0634	10.18	754 0372	523 5017	10.07	$2\frac{3}{2}$
$2\frac{7}{8}$	775 5204	538 3472	10.34	787 8303	535 9089	10.24	$2\frac{7}{8}$
3	808 7452	550 4341	10.51	821 5824	548 1142	10.41	3
$3\frac{1}{8}$	0.841 9296	$\bar{2}.562$ 3271	10.68	0.855 2935	$\bar{2}.560$ 1206	10.58	$3\frac{1}{8}$
$3\frac{1}{4}$	875 0738	574 0293	10.86	888 9639	571 9313	10.76	$3\frac{1}{4}$
$3\frac{1}{2}$	908 1779	585 5437	11.03	922 5934	583 5497	10.94	$3\frac{1}{2}$
$3\frac{3}{4}$	941 2420	598 8733	11.21	956 1824	594 9787	11.12	$3\frac{3}{4}$
$3\frac{5}{8}$	0.974 2662	$\bar{2}.608$ 0213	11.40	0.989 7308	$\bar{2}.606$ 2217	11.30	$3\frac{5}{8}$
$3\frac{3}{2}$	1.007 2506	618 9906	11.58	1.023 2387	617 2818	11.49	$3\frac{3}{2}$
$3\frac{7}{8}$	040 1953	629 7843	11.77	056 7064	628 1623	11.68	$3\frac{7}{8}$
4	073 1004	640 4056	11.96	090 1337	638 8664	11.87	4
$4\frac{1}{8}$	1.105 9659	$\bar{2}.650$ 8575	12.15	1.123 5209	$\bar{2}.649$ 3974	12.06	$4\frac{1}{8}$
$4\frac{1}{4}$	138 7920	661 1432	12.35	156 8681	659 7584	12.26	$4\frac{1}{4}$
$4\frac{1}{2}$	171 5788	671 2654	12.55	190 1753	669 9525	12.46	$4\frac{1}{2}$
$4\frac{3}{4}$	204 3263	681 2274	12.75	223 4426	679 9831	12.66	$4\frac{3}{4}$
$4\frac{5}{8}$	1.237 0347	$\bar{2}.691$ 0324	12.95	1.256 6701	$\bar{2}.689$ 8532	12.87	$4\frac{5}{8}$
$4\frac{3}{2}$	269 7040	700 6830	13.16	289 8580	699 5660	13.08	$4\frac{3}{2}$
$4\frac{7}{8}$	302 3343	710 1825	13.37	323 0063	709 1246	13.29	$4\frac{7}{8}$
5	334 9258	719 5337	13.58	356 1151	718 5320	13.50	5
$5\frac{1}{8}$	1.367 4786	$\bar{2}.728$ 7394	13.79	1.389 1846	$\bar{2}.727$ 7913	13.71	$5\frac{1}{8}$
$5\frac{1}{4}$	399 9926	737 8028	14.01	422 2147	736 9055	13.93	$5\frac{1}{4}$
$5\frac{1}{2}$	432 4680	746 7265	14.23	455 2056	745 8775	14.15	$5\frac{1}{2}$
$5\frac{3}{4}$	464 9050	755 5134	14.45	488 1574	754 7104	14.37	$5\frac{3}{4}$
$5\frac{5}{8}$	1.497 3035	$\bar{2}.764$ 1663	14.67	1.521 0702	$\bar{2}.763$ 4069	14.60	$5\frac{5}{8}$
$5\frac{3}{2}$	529 6637	772 6880	14.89	553 9441	771 9699	14.82	$5\frac{3}{2}$
$5\frac{7}{8}$	561 9857	781 0810	15.12	586 7791	780 4022	15.05	$5\frac{7}{8}$
6	594 2695	789 3482	15.46	619 5754	788 7067	15.40	6
$6\frac{1}{8}$	1.658 7231	$\bar{2}.805$ 5155	15.93	1.685 0521	$\bar{2}.804$ 9427	15.87	$6\frac{1}{8}$
$6\frac{1}{4}$	723 0253	821 2100	16.40	750 3749	820 6990	16.34	$6\frac{1}{4}$
$6\frac{1}{2}$	787 1767	836 4516	16.88	815 5446	835 9962	16.83	$6\frac{1}{2}$
7	851 1780	851 2595	17.37	880 5618	850 8537	17.32	7
$7\frac{1}{8}$	1.915 0300	$\bar{2}.865$ 6519	17.86	1.945 4273	$\bar{2}.865$ 2906	17.81	$7\frac{1}{8}$
$7\frac{1}{4}$	978 7333	879 6463	18.36	2.010 1417	879 3248	18.32	$7\frac{1}{4}$
$7\frac{1}{2}$	2.042 2886	893 2597	18.87	074 7058	892 9738	18.82	$7\frac{1}{2}$
8	105 6966	906 5081	19.38	139 1204	906 2541	19.34	8
$8\frac{1}{8}$	2.168 9580	$\bar{2}.919$ 4072	19.90	2.203 3859	$\bar{2}.919$ 1814	19.86	$8\frac{1}{8}$
$8\frac{1}{4}$	232 0735	931 9715	20.42	267 5032	931 7710	20.38	$8\frac{1}{4}$
$8\frac{1}{2}$	295 0437	944 2153	20.94	331 4730	944 0372	20.91	$8\frac{1}{2}$
9	357 8694	956 1518	21.47	395 2959	955 9938	21.44	9
$9\frac{1}{4}$	2.420 5511	$\bar{2}.967$ 7939	22.01	2.458 9725	$\bar{2}.967$ 6538	21.98	$9\frac{1}{4}$
$9\frac{1}{2}$	483 0895	979 1538	22.54	522 5036	979 0296	22.52	$9\frac{1}{2}$
$9\frac{3}{4}$	545 4853	990 2432	23.08	585 8898	990 1330	23.06	$9\frac{3}{4}$
10	607 7392	$\bar{1}.001$ 0730	...	649 1319	$\bar{1}.000$ 9753	...	10

65 Years				66 Years			
100 <i>i</i>	$\log (1+i)^{65}$	$\log \frac{1}{a_{65}}$	Factor	$\log (1+i)^{66}$	$\log \frac{1}{a_{66}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.140 7940	$\bar{2}.256$ 6670	7.64	0.142 9601	$\bar{2}.251$ 0605	7.53	$\frac{1}{2}$
1	280 8893	322 1504	7.94	285 2107	317 4474	7.84	1
$1\frac{1}{8}$	0.315 8047	$\bar{2}.337$ 8939	8.07	0.320 6633	$\bar{2}.333$ 3985	7.96	$1\frac{1}{8}$
$1\frac{1}{4}$	350 6771	353 3906	8.20	356 0721	349 0958	8.09	$1\frac{1}{4}$
$1\frac{3}{8}$	385 5064	368 6428	8.33	391 4372	364 5414	8.23	$1\frac{3}{8}$
$1\frac{1}{2}$	420 2927	383 6527	8.46	426 7588	379 7378	8.36	$1\frac{1}{2}$
$1\frac{5}{8}$	0.455 0363	$\bar{2}.398$ 4230	8.60	0.462 0369	$\bar{2}.394$ 6879	8.50	$1\frac{5}{8}$
$1\frac{3}{4}$	489 7372	412 9562	8.74	497 2716	409 3942	8.64	$1\frac{3}{4}$
$1\frac{7}{8}$	524 3954	427 2547	8.89	532 4630	423 8595	8.79	$1\frac{7}{8}$
2	559 0112	441 3218	9.03	567 6113	438 0868	8.93	2
$2\frac{1}{8}$	0.593 5845	$\bar{2}.455$ 1600	9.18	0.602 7166	$\bar{2}.452$ 0790	9.08	$2\frac{1}{8}$
$2\frac{1}{4}$	628 1156	468 7722	9.34	637 7789	465 8392	9.24	$2\frac{1}{4}$
$2\frac{3}{8}$	662 6045	482 1616	9.49	672 7984	479 3706	9.39	$2\frac{3}{8}$
$2\frac{1}{2}$	697 0513	495 3310	9.65	707 7751	492 6763	9.55	$2\frac{1}{2}$
$2\frac{5}{8}$	0.731 4561	$\bar{2}.508$ 2838	9.81	0.742 7092	$\bar{2}.505$ 7597	9.72	$2\frac{5}{8}$
$2\frac{3}{4}$	765 8190	521 0230	9.98	777 6008	518 6241	9.88	$2\frac{3}{4}$
$2\frac{7}{8}$	800 1401	533 5518	10.14	812 4500	531 2728	10.05	$2\frac{7}{8}$
3	834 4196	545 8736	10.32	847 2568	543 7093	10.22	3
$3\frac{1}{8}$	0.868 6575	$\bar{2}.557$ 9915	10.49	0.882 0215	$\bar{2}.555$ 9369	10.40	$3\frac{1}{8}$
$3\frac{1}{4}$	902 8539	569 9090	10.67	916 7440	567 9593	10.57	$3\frac{1}{4}$
$3\frac{3}{8}$	937 0090	581 6294	10.84	951 4245	579 7798	10.76	$3\frac{3}{8}$
$3\frac{1}{2}$	971 1227	593 1560	11.03	986 0631	591 4020	10.94	$3\frac{1}{2}$
$3\frac{5}{8}$	1.005 1953	$\bar{2}.604$ 4921	11.21	1.020 6599	$\bar{2}.602$ 8294	11.12	$3\frac{5}{8}$
$3\frac{3}{4}$	039 2269	615 6411	11.40	055 2150	614 0656	11.31	$3\frac{3}{4}$
$3\frac{7}{8}$	073 2174	626 6065	11.59	089 7284	625 1140	11.51	$3\frac{7}{8}$
4	107 1671	637 3916	11.78	124 2004	635 9782	11.70	4
$4\frac{1}{8}$	1.141 0759	$\bar{2}.647$ 9998	11.98	1.158 6310	$\bar{2}.646$ 6616	11.90	$4\frac{1}{8}$
$4\frac{1}{4}$	174 9441	658 4343	12.18	193 0202	657 1679	12.10	$4\frac{1}{4}$
$4\frac{3}{8}$	208 7718	668 6985	12.38	227 3682	667 5003	12.30	$4\frac{3}{8}$
$4\frac{1}{2}$	242 5589	678 7957	12.58	261 6752	677 6624	12.51	$4\frac{1}{2}$
$4\frac{5}{8}$	1.276 3056	$\bar{2}.688$ 7292	12.79	1.295 9411	$\bar{2}.687$ 6577	12.71	$4\frac{5}{8}$
$4\frac{3}{4}$	310 0121	698 5024	13.00	330 1661	697 4894	12.92	$4\frac{3}{4}$
$4\frac{7}{8}$	343 6783	708 1183	13.21	364 3503	707 1610	13.14	$4\frac{7}{8}$
5	377 3044	717 5802	13.42	398 4937	716 6758	13.35	5
$5\frac{1}{8}$	1.410 8906	$\bar{2}.726$ 8912	13.64	1.432 5966	$\bar{2}.726$ 0369	13.57	$5\frac{1}{8}$
$5\frac{1}{4}$	444 4368	736 0547	13.86	466 6589	735 2479	13.79	$5\frac{1}{4}$
$5\frac{3}{8}$	477 9432	745 0734	14.08	500 6808	744 3117	14.01	$5\frac{3}{8}$
$5\frac{1}{2}$	511 4099	753 9506	14.30	534 6623	753 2316	14.24	$5\frac{1}{2}$
$5\frac{5}{8}$	1.544 8369	$\bar{2}.762$ 6891	14.53	1.568 6037	$\bar{2}.762$ 0106	14.47	$5\frac{5}{8}$
$5\frac{3}{4}$	578 2244	771 2919	14.76	602 5048	770 6518	14.69	$5\frac{3}{4}$
$5\frac{7}{8}$	611 5725	779 7621	14.99	636 3659	779 1582	14.93	$5\frac{7}{8}$
6	644 8812	788 1023	15.34	670 1871	787 5329	15.28	6
$6\frac{1}{8}$	1.711 3810	$\bar{2}.804$ 4043	15.81	1.737 7100	$\bar{2}.803$ 8982	15.75	$6\frac{1}{8}$
$6\frac{1}{4}$	777 7245	820 2199	16.29	805 0741	819 7704	16.23	$6\frac{1}{4}$
$6\frac{3}{8}$	843 9124	835 5700	16.77	872 2803	835 1710	16.72	$6\frac{3}{8}$
7	909 9456	850 4748	17.27	939 3293	850 1211	17.22	7
$7\frac{1}{4}$	1.975 8246	$\bar{2}.864$ 9540	17.77	2.006 2219	$\bar{2}.864$ 6404	17.72	$7\frac{1}{4}$
$7\frac{1}{2}$	2.041 5502	879 0260	18.27	072 9586	878 7482	18.23	$7\frac{1}{2}$
$7\frac{3}{4}$	107 1231	892 7086	18.78	139 5404	892 4627	18.74	$7\frac{3}{4}$
8	172 5441	906 0189	19.30	205 9679	905 8013	19.26	8
$8\frac{1}{4}$	2.237 8138	$\bar{2}.918$ 9730	19.82	2.272 2417	$\bar{2}.918$ 7805	19.79	$8\frac{1}{4}$
$8\frac{1}{2}$	302 9330	931 5863	20.35	338 3627	931 4161	20.31	$8\frac{1}{2}$
$8\frac{3}{8}$	367 9023	943 8736	20.88	404 3315	943 7232	20.85	$8\frac{3}{8}$
9	432 7224	955 8489	21.41	470 1489	955 7161	21.38	9
$9\frac{1}{4}$	2.497 3940	$\bar{2}.967$ 5256	21.95	2.535 8154	$\bar{2}.967$ 4082	21.92	$9\frac{1}{4}$
$9\frac{1}{2}$	561 9177	978 9161	22.49	601 3319	978 8125	22.46	$9\frac{1}{2}$
$9\frac{3}{4}$	626 2944	.990 0327	23.03	666 6989	989 9412	23.01	$9\frac{3}{4}$
10	690 5245	$\bar{1}.000$ 8865	...	731 9172	$\bar{1}.000$ 8059	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

67 Years				68 Years			
100 <i>i</i>	$\log(1+i)^{67}$	$\log \frac{1}{a_{67}}$	Factor	$\log(1+i)^{68}$	$\log \frac{1}{a_{68}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.145 1261	2.245 5530	7.43	0.147 2922	2.240 1412	7.33	$\frac{1}{2}$
1	289 5320	312 8406	7.74	293 8534	308 3270	7.64	1
$1\frac{1}{8}$	0.325 5218	2.328 9985	7.86	0.330 3804	2.324 6908	7.77	$1\frac{1}{8}$
$1\frac{1}{4}$	361 4671	344 8952	7.99	366 8622	340 7859	7.90	$1\frac{1}{4}$
$1\frac{1}{2}$	397 3681	360 5304	8.13	403 2990	356 6152	8.03	$1\frac{1}{2}$
$1\frac{3}{4}$	433 2248	375 9150	8.26	439 6909	372 1813	8.17	$1\frac{3}{4}$
$1\frac{5}{8}$	0.469 0374	2.391 0437	8.40	0.476 0380	2.387 4873	8.31	$1\frac{5}{8}$
$1\frac{7}{8}$	504 8060	405 9218	8.54	512 3404	402 5358	8.45	$1\frac{7}{8}$
2	540 5307	420 5523	8.69	548 5983	417 3303	8.59	2
	576 2115	434 9385	8.84	584 8117	431 8738	8.74	
$2\frac{1}{8}$	0.611 8487	2.449 0833	8.99	0.620 9807	2.446 1696	8.90	$2\frac{1}{8}$
$2\frac{1}{4}$	647 4422	462 9899	9.14	657 1055	460 2211	9.05	$2\frac{1}{4}$
$2\frac{3}{8}$	682 9923	476 6616	9.30	693 1862	474 0317	9.21	$2\frac{3}{8}$
$2\frac{1}{2}$	718 4990	490 1020	9.46	729 2228	487 6050	9.37	$2\frac{1}{2}$
$2\frac{5}{8}$	0.753 9624	2.503 3143	9.62	0.765 2156	2.500 9445	9.53	$2\frac{5}{8}$
$2\frac{3}{4}$	789 3826	516 3021	9.79	801 1645	514 0541	9.70	$2\frac{3}{4}$
$2\frac{7}{8}$	824 7598	529 0689	9.96	837 0697	526 9372	9.87	$2\frac{7}{8}$
3	860 0941	541 6183	10.13	872 9313	539 5978	10.05	3
$3\frac{1}{8}$	0.895 3854	2.553 9539	10.31	0.908 7494	2.552 0395	10.22	$3\frac{1}{8}$
$3\frac{1}{4}$	930 6340	566 0792	10.49	944 5241	564 2661	10.40	$3\frac{1}{4}$
$3\frac{3}{8}$	965 8400	577 9981	10.67	980 2555	576 2815	10.59	$3\frac{3}{8}$
$3\frac{1}{2}$	1.001 0034	589 7142	10.85	1.015 9438	588 0895	10.77	$3\frac{1}{2}$
$3\frac{5}{8}$	1.036 1244	2.601 2311	11.04	1.051 5890	2.599 6941	10.96	$3\frac{5}{8}$
$3\frac{3}{4}$	071 2031	612 5526	11.23	087 1912	611 0989	11.15	$3\frac{3}{4}$
$3\frac{7}{8}$	106 2395	623 6820	11.42	122 7505	622 3079	11.35	$3\frac{7}{8}$
4	141 2337	634 6235	11.62	158 2671	633 3248	11.54	4
$4\frac{1}{8}$	1.176 1860	2.645 3804	11.82	1.193 7410	2.644 1535	11.74	$4\frac{1}{8}$
$4\frac{1}{4}$	211 0963	655 9566	12.02	229 1723	654 7978	11.95	$4\frac{1}{4}$
$4\frac{3}{8}$	245 9647	666 3555	12.22	264 5612	665 2614	12.15	$4\frac{3}{8}$
$4\frac{1}{2}$	280 7915	676 5807	12.43	299 9077	675 5480	12.36	$4\frac{1}{2}$
$4\frac{5}{8}$	1.315 5766	2.686 6358	12.64	1.335 2120	2.685 6615	12.57	$4\frac{5}{8}$
$4\frac{3}{4}$	350 3201	696 5244	12.85	370 4741	695 6054	12.78	$4\frac{3}{4}$
$4\frac{7}{8}$	385 0222	706 2500	13.07	405 6942	705 3833	13.00	$4\frac{7}{8}$
5	419 6830	715 8160	13.28	440 8723	714 9988	13.22	5
$5\frac{1}{8}$	1.454 3026	2.725 2258	13.50	1.476 0086	2.724 4555	13.44	$5\frac{1}{8}$
$5\frac{1}{4}$	488 8810	734 4827	13.73	511 1031	733 7569	13.66	$5\frac{1}{4}$
$5\frac{3}{8}$	523 4184	743 5901	13.95	546 1560	742 9063	13.89	$5\frac{3}{8}$
$5\frac{1}{2}$	557 9148	752 5512	14.18	581 1673	751 9072	14.12	$5\frac{1}{2}$
$5\frac{5}{8}$	1.592 3704	2.761 3692	14.40	1.616 1371	2.760 7629	14.35	$5\frac{5}{8}$
$5\frac{3}{4}$	626 7852	770 0474	14.63	651 0656	769 4766	14.58	$5\frac{3}{4}$
$5\frac{7}{8}$	661 1594	778 5888	14.87	685 9528	778 0515	14.81	$5\frac{7}{8}$
6	695 4930	786 9965	15.22	720 7988	786 4909	15.17	6
$6\frac{1}{8}$	1.764 0389	2.803 4225	15.70	1.790 3678	2.802 9751	15.65	$6\frac{1}{8}$
$6\frac{1}{4}$	832 4237	819 3488	16.18	859 7733	818 9533	16.13	$6\frac{1}{4}$
$6\frac{3}{8}$	900 6482	834 7977	16.67	929 0161	834 4482	16.63	$6\frac{3}{8}$
7	968 7131	849 7907	17.17	998 0969	849 4821	17.13	7
$7\frac{1}{4}$	2.036 6192	2.864 3482	17.68	2.067 0165	2.864 0760	17.64	$7\frac{1}{4}$
$7\frac{1}{2}$	104 3671	878 4899	18.19	135 7756	878 2499	18.15	$7\frac{1}{2}$
$7\frac{3}{8}$	171 9577	892 2346	18.71	204 3750	892 0229	18.67	$7\frac{3}{8}$
8	239 3916	905 5998	19.23	272 8154	905 4134	19.19	8
$8\frac{1}{4}$	2.306 6696	2.918 6027	19.75	2.341 0975	2.918 4386	19.72	$8\frac{1}{4}$
$8\frac{1}{2}$	373 7925	931 2593	20.28	409 2222	931 1148	20.25	$8\frac{1}{2}$
$8\frac{3}{8}$	440 7608	943 5850	20.82	477 1901	943 4579	20.79	$8\frac{3}{8}$
9	507 5754	955 5943	21.36	545 0019	955 4824	21.33	9
$9\frac{1}{4}$	2.574 2369	2.967 3009	21.90	2.612 6583	2.967 2026	21.87	$9\frac{1}{4}$
$9\frac{1}{2}$	640 7460	978 7180	22.44	680 1601	978 6316	22.42	$9\frac{1}{2}$
$9\frac{3}{4}$	707 1034	989 8579	22.99	747 5080	989 7820	22.97	$9\frac{3}{4}$
10	773 3099	1.000 7326	...	814 7026	1.000 6659	...	10

69 Years				70 Years			
100 <i>i</i>	$\log(1+i)^{69}$	$\log \frac{1}{a_{69}}$	Factor	$\log(1+i)^{70}$	$\log \frac{1}{a_{70}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.149 4583	$\bar{2}.234$ 8225	7.24	0.151 6243	$\bar{2}.229$ 5942	7.15	$\frac{1}{2}$
1	298 1748	303 9041	7.54	302 4962	299 5687	7.45	1
$1\frac{1}{8}$	0.335 2389	$\bar{2}.320$ 4726	7.67	0.340 0974	$\bar{2}.316$ 3412	7.58	$1\frac{1}{8}$
$1\frac{1}{4}$	372 2572	336 7652	7.80	377 6522	332 8303	7.71	$1\frac{1}{4}$
$1\frac{3}{8}$	409 2298	352 7847	7.94	415 1607	349 0390	7.85	$1\frac{3}{8}$
$1\frac{1}{2}$	446 1569	368 5340	8.07	452 6230	364 9701	7.98	$1\frac{1}{2}$
$1\frac{5}{8}$	0.483 0385	$\bar{2}.384$ 0159	8.21	0.490 0391	$\bar{2}.380$ 6269	8.12	$1\frac{5}{8}$
$1\frac{3}{4}$	519 8748	399 2337	8.36	527 4093	396 0125	8.27	$1\frac{3}{4}$
$1\frac{7}{8}$	556 6659	414 1908	8.50	564 7335	411 1308	8.42	$1\frac{7}{8}$
2	593 4119	428 8901	8.65	602 0120	425 9847	8.57	2
$2\frac{1}{8}$	0.630 1128	$\bar{2}.443$ 3355	8.81	0.639 2449	$\bar{2}.440$ 5781	8.72	$2\frac{1}{8}$
$2\frac{1}{4}$	666 7689	457 5302	8.96	676 4322	454 9146	8.88	$2\frac{1}{4}$
$2\frac{3}{8}$	703 3801	471 4780	9.12	713 5740	468 9981	9.04	$2\frac{3}{8}$
$2\frac{1}{2}$	739 9467	485 1827	9.28	750 6706	482 8324	9.20	$2\frac{1}{2}$
$2\frac{5}{8}$	0.776 4687	$\bar{2}.498$ 6478	9.45	0.787 7219	$\bar{2}.496$ 4215	9.36	$2\frac{5}{8}$
$2\frac{3}{4}$	812 9463	511 8774	9.62	824 7281	509 7693	9.53	$2\frac{3}{4}$
$2\frac{7}{8}$	849 3795	524 8751	9.79	861 6894	522 8800	9.71	$2\frac{7}{8}$
3	885 7685	537 6451	9.96	898 6057	535 7576	9.88	3
$3\frac{1}{8}$	0.922 1134	$\bar{2}.550$ 1912	10.14	0.935 4773	$\bar{2}.548$ 4062	10.06	$3\frac{1}{8}$
$3\frac{1}{4}$	958 4142	562 5172	10.32	972 3042	560 8301	10.24	$3\frac{1}{4}$
$3\frac{3}{8}$	994 6711	574 6275	10.51	1.009 0866	573 0332	10.43	$3\frac{3}{8}$
$3\frac{1}{2}$	1.030 8841	586 5257	10.69	0.45 8245	585 0201	10.62	$3\frac{1}{2}$
$3\frac{5}{8}$	1.067 0535	$\bar{2}.598$ 2161	10.88	1.082 5181	$\bar{2}.596$ 7946	10.81	$3\frac{5}{8}$
$3\frac{3}{4}$	103 1793	609 7026	11.08	119 1674	608 3609	11.00	$3\frac{3}{4}$
$3\frac{7}{8}$	139 2615	620 9891	11.27	155 7726	619 7233	11.20	$3\frac{7}{8}$
4	175 3004	632 0797	11.47	192 3338	630 8859	11.40	4
$4\frac{1}{8}$	1.211 2960	$\bar{2}.642$ 9784	11.67	1.228 8510	$\bar{2}.641$ 8529	11.60	$4\frac{1}{8}$
$4\frac{1}{4}$	247 2484	653 6892	11.87	265 3245	652 6284	11.81	$4\frac{1}{4}$
$4\frac{3}{8}$	283 1577	664 2158	12.08	301 7542	663 2163	12.01	$4\frac{3}{8}$
$4\frac{1}{2}$	319 0240	674 5622	12.29	338 1403	673 6209	12.22	$4\frac{1}{2}$
$4\frac{5}{8}$	1.354 8475	$\bar{2}.684$ 7323	12.50	1.374 4830	$\bar{2}.683$ 8459	12.44	$4\frac{5}{8}$
$4\frac{3}{4}$	390 6282	694 7297	12.72	410 7822	693 8954	12.65	$4\frac{3}{4}$
$4\frac{7}{8}$	426 3662	704 5584	12.94	447 0382	703 7733	12.87	$4\frac{7}{8}$
5	462 0616	714 2221	13.16	483 2509	713 4834	13.09	5
$5\frac{1}{8}$	1.497 7146	$\bar{2}.723$ 7241	13.38	1.519 4206	$\bar{2}.723$ 0295	13.32	$5\frac{1}{8}$
$5\frac{1}{4}$	533 3252	733 0685	13.60	555 5473	732 4153	13.54	$5\frac{1}{4}$
$5\frac{3}{8}$	568 8935	742 2586	13.83	591 6311	741 6446	13.77	$5\frac{3}{8}$
$5\frac{1}{2}$	604 4197	751 2977	14.06	627 6722	750 7208	14.00	$5\frac{1}{2}$
$5\frac{5}{8}$	1.639 9038	$\bar{2}.760$ 1897	14.29	1.663 6705	$\bar{2}.759$ 6476	14.24	$5\frac{5}{8}$
$5\frac{3}{4}$	675 3459	768 9375	14.52	699 6263	768 4284	14.47	$5\frac{3}{4}$
$5\frac{7}{8}$	710 7462	777 5448	14.76	735 5396	777 0667	14.71	$5\frac{7}{8}$
6	746 1047	786 0146	15.11	771 4106	785 5656	15.07	6
$6\frac{1}{8}$	1.816 6968	$\bar{2}.802$ 5545	15.60	1.843 0257	$\bar{2}.802$ 1591	15.55	$6\frac{1}{8}$
$6\frac{1}{4}$	887 1229	818 5822	16.09	914 4725	818 2341	16.05	$6\frac{1}{4}$
$6\frac{3}{8}$	957 3840	834 1211	16.59	985 7519	833 8149	16.55	$6\frac{3}{8}$
$6\frac{1}{2}$	2.027 4807	849 1939	17.09	2.056 8644	848 9248	17.05	$6\frac{1}{2}$
$7\frac{1}{8}$	2.097 4138	$\bar{2}.863$ 8222	17.60	2.127 8111	$\bar{2}.863$ 5859	17.56	$7\frac{1}{8}$
$7\frac{1}{4}$	167 1840	878 0266	18.12	198 5925	877 8191	18.08	$7\frac{1}{4}$
$7\frac{3}{8}$	236 7922	891 8266	18.64	269 2095	891 6445	18.61	$7\frac{3}{8}$
$7\frac{1}{2}$	306 2391	905 2408	19.16	339 6629	905 0812	19.13	$7\frac{1}{2}$
$8\frac{1}{8}$	2.375 5254	$\bar{2}.918$ 2870	19.69	2.409 9534	$\bar{2}.918$ 1470	19.67	$8\frac{1}{8}$
$8\frac{1}{4}$	444 6519	930 9818	20.23	480 0817	930 8591	20.20	$8\frac{1}{4}$
$8\frac{3}{8}$	513 6193	943 3411	20.77	550 0486	943 2337	20.74	$8\frac{3}{8}$
$8\frac{1}{2}$	582 4284	955 3799	21.31	619 8549	955 2859	21.29	$8\frac{1}{2}$
$9\frac{1}{8}$	2.651 0797	$\bar{2}.967$ 1127	21.85	2.689 5012	$\bar{2}.967$ 0304	21.83	$9\frac{1}{8}$
$9\frac{1}{4}$	719 5742	978 5527	22.40	758 9883	978 4807	22.38	$9\frac{1}{4}$
$9\frac{3}{8}$	787 9125	989 7129	22.95	828 3170	989 6500	22.94	$9\frac{3}{8}$
10	856 0953	$\bar{1}.000$ 6053	...	897 4880	$\bar{1}.000$ 5503	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

71 Years				72 Years			
100 <i>i</i>	$\log (1+i)^{71}$	$\log \frac{1}{a_{\overline{71}|i}}$	Factor	$\log (1+i)^{72}$	$\log \frac{1}{a_{\overline{72}|i}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.153 7904	$\bar{2}.224$ 4535	7.06	0.155 9564	$\bar{2}.219$ 3982	6.97	$\frac{1}{2}$
1	306 8175	295 3185	7.36	311 1389	291 1510	7.28	1
$1\frac{1}{4}$	0.344 9560	$\bar{2}.312$ 2941	7.49	0.349 8145	$\bar{2}.308$ 3288	7.41	$1\frac{1}{4}$
$1\frac{1}{2}$	383 0473	328 9788	7.62	388 4423	325 2080	7.54	$1\frac{1}{2}$
$1\frac{3}{4}$	421 0916	345 3755	7.76	427 0224	341 7917	7.67	$1\frac{3}{4}$
$1\frac{1}{2}$	459 0890	361 4874	7.90	465 5550	358 0832	7.81	$1\frac{1}{2}$
$1\frac{5}{8}$	0.497 0397	$\bar{2}.377$ 3179	8.04	0.504 0402	$\bar{2}.374$ 0861	7.95	$1\frac{5}{8}$
$1\frac{3}{4}$	534 9437	392 8702	8.18	542 4781	389 8037	8.10	$1\frac{3}{4}$
$1\frac{7}{8}$	572 8011	408 1480	8.33	580 8688	405 2400	8.25	$1\frac{7}{8}$
2	610 6122	423 1550	8.48	619 2124	420 3986	8.40	2
$2\frac{1}{8}$	0.648 3769	$\bar{2}.437$ 8950	8.63	0.657 5090	$\bar{2}.435$ 2836	8.55	$2\frac{1}{8}$
$2\frac{1}{4}$	686 0955	452 3716	8.79	695 7588	449 8991	8.71	$2\frac{1}{4}$
$2\frac{3}{8}$	723 7680	466 5892	8.95	733 9619	464 2491	8.87	$2\frac{3}{8}$
$2\frac{1}{2}$	761 3944	480 5517	9.12	772 1183	478 3380	9.04	$2\frac{1}{2}$
$2\frac{5}{8}$	0.798 9751	$\bar{2}.494$ 2629	9.28	0.810 2282	$\bar{2}.492$ 1700	9.21	$2\frac{5}{8}$
$2\frac{3}{4}$	836 5100	507 7275	9.45	848 2918	505 7495	9.38	$2\frac{3}{4}$
$2\frac{7}{8}$	873 9992	520 9494	9.63	886 3091	519 0809	9.55	$2\frac{7}{8}$
3	911 4430	533 9329	9.80	924 2802	532 1686	9.73	3
$3\frac{1}{8}$	0.948 8413	$\bar{2}.546$ 6824	9.98	0.962 2052	$\bar{2}.545$ 0174	9.91	$3\frac{1}{8}$
$3\frac{1}{4}$	986 1943	559 2023	10.17	1.000 0843	557 6315	10.09	$3\frac{1}{4}$
$3\frac{3}{8}$	1.023 5021	571 4967	10.35	0.37 9176	570 0156	10.28	$3\frac{3}{8}$
$3\frac{1}{2}$	060 7648	583 5702	10.54	075 7052	582 1740	10.47	$3\frac{1}{2}$
$3\frac{5}{8}$	1.097 9826	$\bar{2}.595$ 4271	10.73	1.113 4471	$\bar{2}.594$ 1116	10.66	$3\frac{5}{8}$
$3\frac{3}{4}$	135 1555	607 0715	10.93	151 1436	605 8325	10.86	$3\frac{3}{4}$
$3\frac{7}{8}$	172 2836	618 5082	11.13	188 7946	617 3417	11.06	$3\frac{7}{8}$
4	209 3671	629 7411	11.33	226 4004	628 6432	11.26	4
$4\frac{1}{4}$	1.246 4060	$\bar{2}.640$ 7748	11.53	1.263 9610	$\bar{2}.639$ 7418	11.47	$4\frac{1}{4}$
$4\frac{1}{2}$	283 4005	651 6133	11.74	301 4766	650 6418	11.68	$4\frac{1}{2}$
$4\frac{3}{8}$	320 3507	662 2611	11.95	338 9472	661 3477	11.89	$4\frac{3}{8}$
$4\frac{1}{2}$	357 2566	672 7220	12.16	376 3729	671 8636	12.10	$4\frac{1}{2}$
$4\frac{5}{8}$	1.394 1184	$\bar{2}.683$ 0005	12.38	1.413 7539	$\bar{2}.682$ 1939	12.32	$4\frac{5}{8}$
$4\frac{3}{4}$	430 9362	693 1005	12.59	451 0903	692 3429	12.54	$4\frac{3}{4}$
$4\frac{7}{8}$	467 7101	703 0261	12.81	488 3821	702 3147	12.76	$4\frac{7}{8}$
5	504 4402	712 7811	13.04	525 6295	712 1134	12.98	5
$5\frac{1}{8}$	1.541 1266	$\bar{2}.722$ 3698	13.26	1.562 8326	$\bar{2}.721$ 7432	13.21	$5\frac{1}{8}$
$5\frac{1}{4}$	577 7694	731 7958	13.49	599 9915	731 2078	13.44	$5\frac{1}{4}$
$5\frac{3}{8}$	614 3687	741 0627	13.72	637 1063	740 5113	13.67	$5\frac{3}{8}$
$5\frac{1}{2}$	650 9246	750 1747	13.95	674 1771	749 6576	13.90	$5\frac{1}{2}$
$5\frac{5}{8}$	1.687 4373	$\bar{2}.759$ 1351	14.18	1.711 2040	$\bar{2}.758$ 6503	14.14	$5\frac{5}{8}$
$5\frac{3}{4}$	723 9067	767 9475	14.42	748 1871	767 4932	14.37	$5\frac{3}{4}$
$5\frac{7}{8}$	760 3331	776 6155	14.66	785 1265	776 1898	14.61	$5\frac{7}{8}$
6	796 7164	785 1426	15.02	822 0223	784 7438	14.98	6
$6\frac{1}{4}$	1.869 3546	$\bar{2}.801$ 7872	15.51	1.895 6836	$\bar{2}.801$ 4375	15.47	$6\frac{1}{4}$
$6\frac{1}{2}$	941 8222	817 9075	16.00	969 1718	817 6010	15.97	$6\frac{1}{2}$
$6\frac{3}{4}$	2.014 1197	833 5283	16.51	2.042 4876	833 2599	16.47	$6\frac{3}{4}$
7	086 2482	848 6734	17.02	115 6320	848 4387	16.98	7
$7\frac{1}{4}$	2.158 2084	$\bar{2}.863$ 3655	17.53	2.188 6057	$\bar{2}.863$ 1602	17.50	$7\frac{1}{4}$
$7\frac{1}{2}$	230 0010	877 6262	18.05	261 4094	877 4467	18.02	$7\frac{1}{2}$
$7\frac{3}{4}$	301 6268	891 4756	18.58	334 0441	891 3189	18.55	$7\frac{3}{4}$
8	373 0866	904 9334	19.11	406 5104	904 7966	19.08	8
$8\frac{1}{4}$	2.444 3813	$\bar{2}.918$ 0177	19.64	2.478 8092	$\bar{2}.917$ 8984	19.62	$8\frac{1}{4}$
$8\frac{1}{2}$	515 5114	930 7461	20.18	550 9412	930 6420	20.16	$8\frac{1}{2}$
$8\frac{3}{4}$	586 4779	943 1349	20.72	622 9071	943 0441	20.70	$8\frac{3}{4}$
9	657 2814	955 1996	21.27	694 7078	955 1206	21.25	9
$9\frac{1}{4}$	2.727 9226	$\bar{2}.966$ 9550	21.82	2.766 3441	$\bar{2}.966$ 8862	21.80	$9\frac{1}{4}$
$9\frac{1}{2}$	798 4025	978 4150	22.37	837 8166	978 3550	22.35	$9\frac{1}{2}$
$9\frac{3}{4}$	868 7216	989 5926	22.92	909 1261	989 5403	22.91	$9\frac{3}{4}$
10	938 8806	$\bar{1}.000$ 5003	...	980 2733	$\bar{1}.000$ 4547	...	10

73 Years				74 Years			
100 <i>i</i>	$\log (1+i)^{73}$	$\log \frac{1}{a_{73}}$	Factor	$\log (1+i)^{74}$	$\log \frac{1}{a_{74}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.158 1225	2.214 4258	6.88	0.160 2886	2.209 5339	6.80	$\frac{1}{2}$
1	315 4603	287 0638	7.19	319 7817	283 0545	7.11	1
$1\frac{1}{8}$	0.354 6730	2.304 4428	7.32	0.359 5316	2.300 6340	7.24	$1\frac{1}{8}$
$1\frac{1}{4}$	393 8373	321 5156	7.45	399 2324	317 8994	7.37	$1\frac{1}{4}$
$1\frac{1}{2}$	432 9533	338 2852	7.59	438 8842	334 8538	7.51	$1\frac{1}{2}$
$1\frac{3}{4}$	472 0211	354 7553	7.73	478 4871	351 5012	7.65	$1\frac{3}{4}$
$1\frac{5}{8}$	0.511 0408	2.370 9293	7.87	0.518 0413	2.367 8451	7.79	$1\frac{5}{8}$
$1\frac{7}{8}$	550 0125	386 8108	8.02	557 5469	383 8895	7.94	$1\frac{7}{8}$
$1\frac{9}{16}$	588 9364	402 4042	8.17	597 0040	399 6385	8.09	$1\frac{9}{16}$
2	627 8125	417 7131	8.32	636 4127	415 0963	8.24	2
$2\frac{1}{8}$	0.666 6411	2.432 7417	8.47	0.675 7731	2.430 2670	8.40	$2\frac{1}{8}$
$2\frac{1}{4}$	705 4221	447 4944	8.63	715 0854	445 1554	8.56	$2\frac{1}{4}$
$2\frac{3}{8}$	744 1558	461 9753	8.79	754 3497	459 7659	8.72	$2\frac{3}{8}$
$2\frac{1}{2}$	782 8422	476 1891	8.96	793 5660	474 1029	8.89	$2\frac{1}{2}$
$2\frac{5}{8}$	0.821 4814	2.490 1401	9.13	0.832 7346	2.488 1713	9.05	$2\frac{5}{8}$
$2\frac{3}{4}$	860 0736	503 8330	9.30	871 8555	501 9759	9.23	$2\frac{3}{4}$
$2\frac{7}{8}$	898 6189	517 2723	9.48	910 9288	515 5214	9.40	$2\frac{7}{8}$
3	937 1174	530 4627	9.66	949 9546	528 8127	9.58	3
$3\frac{1}{8}$	0.975 5692	2.543 4089	9.84	0.988 9332	2.541 8547	9.77	$3\frac{1}{8}$
$3\frac{1}{4}$	1.013 9744	556 1156	10.02	1.027 8645	554 6523	9.95	$3\frac{1}{4}$
$3\frac{3}{8}$	052 3331	568 5874	10.21	066 7487	567 2104	10.14	$3\frac{3}{8}$
$3\frac{1}{2}$	090 6455	580 8292	10.40	105 5859	579 5339	10.34	$3\frac{1}{2}$
$3\frac{5}{8}$	1.128 9117	2.592 8457	10.60	1.144 3762	2.591 6277	10.53	$3\frac{5}{8}$
$3\frac{3}{4}$	167 1317	604 6416	10.79	183 1198	603 4967	10.73	$3\frac{3}{4}$
$3\frac{7}{8}$	205 3057	616 2215	11.00	221 8167	615 1459	10.93	$3\frac{7}{8}$
4	243 4338	627 5901	11.20	260 4671	626 5799	11.14	4
$4\frac{1}{8}$	1.281 5161	2.638 7520	11.41	1.299 0711	2.637 8036	11.34	$4\frac{1}{8}$
$4\frac{1}{4}$	319 5526	649 7121	11.61	337 6287	648 8220	11.56	$4\frac{1}{4}$
$4\frac{3}{8}$	357 5437	660 4744	11.83	376 1401	659 6394	11.77	$4\frac{3}{8}$
$4\frac{1}{2}$	395 4892	671 0437	12.04	414 6055	670 2606	11.99	$4\frac{1}{2}$
$4\frac{5}{8}$	1.433 3894	2.681 4244	12.26	1.453 0249	2.680 6903	12.20	$4\frac{5}{8}$
$4\frac{3}{4}$	471 2443	691 6210	12.48	491 3983	690 9328	12.43	$4\frac{3}{4}$
$4\frac{7}{8}$	509 0541	701 6375	12.70	529 7261	700 9929	12.65	$4\frac{7}{8}$
5	546 8188	711 4785	12.93	568 0081	710 8746	12.88	5
$5\frac{1}{8}$	1.584 5386	2.721 1479	13.15	1.606 2447	2.720 5825	13.11	$5\frac{1}{8}$
$5\frac{1}{4}$	622 2136	730 6500	13.39	644 4357	730 1207	13.34	$5\frac{1}{4}$
$5\frac{3}{8}$	659 8439	739 9887	13.62	682 5815	739 4934	13.57	$5\frac{3}{8}$
$5\frac{1}{2}$	697 4296	749 1681	13.85	720 6820	748 7046	13.81	$5\frac{1}{2}$
$5\frac{5}{8}$	1.734 9707	2.758 1918	14.09	1.758 7374	2.757 7584	14.04	$5\frac{5}{8}$
$5\frac{3}{4}$	772 4674	767 0641	14.33	796 7478	766 6586	14.28	$5\frac{3}{4}$
$5\frac{7}{8}$	809 9199	775 7881	14.57	834 7133	775 4091	14.53	$5\frac{7}{8}$
6	847 3282	784 3680	14.93	872 6340	784 0137	14.89	6
$6\frac{1}{8}$	1.922 0125	2.801 1086	15.43	1.948 3415	2.800 7993	15.39	$6\frac{1}{8}$
$6\frac{1}{4}$	996 5214	817 3135	15.93	2.023 8710	817 0436	15.89	$6\frac{1}{4}$
$6\frac{3}{8}$	2.070 8555	833 0087	16.44	099 2234	832 7736	16.40	$6\frac{3}{8}$
7	145 0158	848 2193	16.95	174 3995	848 0144	16.92	7
$7\frac{1}{8}$	2.219 0030	2.862 9689	17.47	2.249 4003	2.862 7905	17.44	$7\frac{1}{8}$
$7\frac{1}{4}$	292 8179	877 2798	17.99	324 2264	877 1247	17.97	$7\frac{1}{4}$
$7\frac{3}{8}$	366 4614	891 1735	18.52	398 8786	891 0386	18.50	$7\frac{3}{8}$
8	439 9342	904 6699	19.06	473 3579	904 5527	19.04	8
$8\frac{1}{8}$	2.513 2371	2.917 7881	19.60	2.547 6650	2.917 6862	19.57	$8\frac{1}{8}$
$8\frac{1}{4}$	586 3709	930 5461	20.14	621 8006	930 4577	20.12	$8\frac{1}{4}$
$8\frac{3}{8}$	659 3364	942 9607	20.68	695 7657	942 8839	20.67	$8\frac{3}{8}$
9	732 1343	955 0480	21.23	769 5608	954 9814	21.22	9
$9\frac{1}{8}$	2.804 7655	2.966 8231	21.78	2.843 1870	2.966 7654	21.77	$9\frac{1}{8}$
$9\frac{1}{4}$	877 2307	978 3001	22.34	916 6448	978 2501	22.32	$9\frac{1}{4}$
$9\frac{3}{8}$	949 5306	989 4927	22.89	989 9351	989 4493	22.88	$9\frac{3}{8}$
10	3.021 6660	1.000 4134	...	3.063 0587	1.000 3757	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

75 Years				76 Years			
100 <i>i</i>	$\log(1+i)^{75}$	$\log \frac{1}{a_{75}}$	Factor	$\log(1+i)^{76}$	$\log \frac{1}{a_{76}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.162 4546	2.204 7205	6.72	0.164 6207	2.199 9833	6.64	$\frac{1}{2}$
1	324 1030	279 1212	7.03	328 4244	275 2616	6.95	1
$1\frac{1}{4}$	0.364 3901	2.296 9002	7.16	0.369 2486	2.293 2392	7.08	$1\frac{1}{4}$
$1\frac{1}{2}$	404 6274	314 3571	7.29	410 0224	310 8866	7.22	$1\frac{1}{2}$
$1\frac{3}{4}$	444 8150	331 4953	7.43	450 7459	328 2077	7.35	$1\frac{3}{4}$
$1\frac{1}{2}$	484 9532	348 3189	7.57	491 4192	345 2062	7.49	$1\frac{1}{2}$
$1\frac{5}{8}$	0.525 0419	2.364 8315	7.71	0.532 0425	2.361 8864	7.64	$1\frac{5}{8}$
$1\frac{3}{4}$	505 0813	381 0374	7.86	572 6158	378 2525	7.79	$1\frac{3}{4}$
$1\frac{7}{8}$	605 0716	396 9407	8.01	613 1392	394 3088	7.94	$1\frac{7}{8}$
2	645 0129	412 5459	8.16	653 6131	410 0601	8.09	2
$2\frac{1}{8}$	0.684 9052	2.427 8575	8.32	0.694 0373	2.425 5109	8.25	$2\frac{1}{8}$
$2\frac{1}{4}$	724 7488	442 8800	8.48	734 4121	440 6662	8.41	$2\frac{1}{4}$
$2\frac{3}{8}$	764 5436	457 6183	8.65	774 7375	455 5308	8.57	$2\frac{3}{8}$
$2\frac{1}{2}$	804 2899	472 0772	8.81	815 0138	470 1099	8.74	$2\frac{1}{2}$
$2\frac{5}{8}$	0.843 9878	2.486 2614	8.98	0.855 2409	2.484 4084	8.91	$2\frac{5}{8}$
$2\frac{3}{4}$	883 6373	500 1761	9.16	895 4191	498 4316	9.09	$2\frac{3}{4}$
$2\frac{7}{8}$	923 2386	513 8263	9.33	935 5485	512 1847	9.27	$2\frac{7}{8}$
3	962 7919	527 2168	9.52	975 6291	525 6730	9.45	3
$3\frac{1}{8}$	1.002 2971	2.540 3530	9.70	1.015 6611	2.538 9017	9.63	$3\frac{1}{8}$
$3\frac{1}{4}$	041 7545	553 2398	9.89	055 6446	551 8762	9.82	$3\frac{1}{4}$
$3\frac{3}{8}$	081 1642	565 8825	10.08	095 5797	564 6018	10.01	$3\frac{3}{8}$
$3\frac{1}{2}$	120 5262	578 2860	10.27	135 4666	577 0838	10.21	$3\frac{1}{2}$
$3\frac{5}{8}$	1.159 8408	2.590 4557	10.47	1.175 3053	2.589 3274	10.41	$3\frac{5}{8}$
$3\frac{3}{4}$	199 1079	602 3962	10.67	215 0960	601 3380	10.61	$3\frac{3}{4}$
$3\frac{7}{8}$	238 3278	614 1130	11.87	254 8388	613 1208	10.81	$3\frac{7}{8}$
4	277 5004	625 6108	11.08	294 5338	624 6809	11.02	4
$4\frac{1}{8}$	1.316 6261	2.636 8947	11.29	1.334 1811	2.636 0238	11.23	$4\frac{1}{8}$
$4\frac{1}{4}$	355 7048	647 9699	11.50	373 7808	647 1540	11.44	$4\frac{1}{4}$
$4\frac{3}{8}$	394 7366	658 8409	11.71	413 3331	658 0772	11.66	$4\frac{3}{8}$
$4\frac{1}{2}$	433 7218	669 5125	11.93	452 8381	668 7978	11.88	$4\frac{1}{2}$
$4\frac{5}{8}$	1.472 6603	2.679 9895	12.15	1.492 2958	2.679 3211	12.10	$4\frac{5}{8}$
$4\frac{3}{4}$	511 5524	690 2769	12.37	531 7064	689 6517	12.32	$4\frac{3}{4}$
$4\frac{7}{8}$	550 3980	700 3790	12.60	571 0700	699 7944	12.55	$4\frac{7}{8}$
5	589 1974	710 3003	12.83	610 3867	709 7540	12.78	5
$5\frac{1}{8}$	1.627 9507	2.720 0453	13.06	1.649 6567	2.719 5349	13.01	$5\frac{1}{8}$
$5\frac{1}{4}$	666 6578	729 6184	13.29	688 8799	729 1416	13.25	$5\frac{1}{4}$
$5\frac{3}{8}$	705 3191	739 0238	13.53	728 0567	738 5787	13.48	$5\frac{3}{8}$
$5\frac{1}{2}$	743 9345	748 2657	13.76	767 1869	747 8502	13.72	$5\frac{1}{2}$
$5\frac{5}{8}$	1.782 5041	2.757 3484	14.00	1.806 2709	2.756 9605	13.96	$5\frac{5}{8}$
$5\frac{3}{4}$	821 0282	766 2757	14.24	845 3086	765 9137	14.20	$5\frac{3}{4}$
$5\frac{7}{8}$	859 5067	775 0515	14.49	884 3002	774 7140	14.45	$5\frac{7}{8}$
6	897 9399	783 6797	14.86	923 2458	783 3649	14.82	6
$6\frac{1}{8}$	1.974 6704	2.800 5084	15.35	2.000 9993	2.800 2347	15.32	$6\frac{1}{8}$
$6\frac{1}{4}$	2.051 2206	816 7904	15.86	078 5702	816 5527	15.83	$6\frac{1}{4}$
$6\frac{3}{8}$	127 5913	832 5533	16.37	155 9592	832 3470	16.34	$6\frac{3}{8}$
$6\frac{1}{2}$	203 7833	847 8230	16.89	233 1671	847 6442	16.86	$6\frac{1}{2}$
$6\frac{5}{8}$	2.279 7976	2.862 6243	17.41	2.310 1949	2.862 4694	17.39	$6\frac{5}{8}$
$6\frac{3}{4}$	355 6348	876 9804	17.94	387 0433	876 8462	17.92	$6\frac{3}{4}$
$6\frac{7}{8}$	431 2959	890 9134	18.48	463 7132	890 7973	18.46	$6\frac{7}{8}$
7	506 7817	904 4441	19.01	540 2054	904 3437	18.99	7
$7\frac{1}{8}$	2.582 0929	2.917 5923	19.56	2.616 5208	2.917 5054	19.54	$7\frac{1}{8}$
$7\frac{1}{4}$	657 2304	930 3762	20.10	692 6601	930 3011	20.08	$7\frac{1}{4}$
$7\frac{3}{8}$	732 1949	942 8134	20.65	768 6242	942 7486	20.63	$7\frac{3}{8}$
$7\frac{1}{2}$	806 9873	954 9204	21.20	844 4138	954 8644	21.19	$7\frac{1}{2}$
$7\frac{5}{8}$	2.881 6084	2.966 7125	21.75	2.920 0299	2.966 6642	21.74	$7\frac{5}{8}$
$7\frac{3}{4}$	956 0589	978 2044	22.31	995 4731	978 1627	22.30	$7\frac{3}{4}$
$7\frac{7}{8}$	3.030 3397	989 4098	22.87	3.070 7442	989 3738	22.86	$7\frac{7}{8}$
8	104 4514	1.000 3416	...	145 8441	1.000 3105	...	8

77 Years				78 Years			
100 <i>i</i>	$\log (1+i)^{77}$	$\log \frac{1}{a_{77}}$	Factor	$\log (1+i)^{78}$	$\log \frac{1}{a_{78}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.166 7868	$\bar{2}.195$ 3205	6.57	0.168 9528	$\bar{2}.190$ 7301	6.49	$\frac{1}{2}$
1	332 7458	271 4736	6.88	337 0672	267 7554	6.80	1
$1\frac{1}{4}$	0.374 1072	$\bar{2}.289$ 6489	7.01	0.378 9657	$\bar{2}.286$ 1276	6.93	$1\frac{1}{4}$
$1\frac{1}{2}$	415 4175	307 4861	7.14	420 8125	304 1534	7.07	$1\frac{1}{2}$
$1\frac{3}{4}$	456 6768	324 9888	7.28	462 6076	321 8367	7.21	$1\frac{3}{4}$
$1\frac{1}{2}$	497 8852	342 1613	7.42	504 3513	339 1821	7.35	$1\frac{1}{2}$
$1\frac{5}{8}$	0.539 0430	$\bar{2}.359$ 0078	7.56	0.546 0436	$\bar{2}.356$ 1936	7.49	$1\frac{5}{8}$
$1\frac{3}{4}$	580 1502	375 5326	7.71	587 6846	372 8763	7.64	$1\frac{3}{4}$
$1\frac{7}{8}$	621 2069	391 7408	7.86	629 2745	389 2347	7.79	$1\frac{7}{8}$
2	662 2132	407 6367	8.02	670 8134	405 2739	7.95	2
$2\frac{1}{8}$	0.703 1694	$\bar{2}.423$ 2254	8.18	0.712 3014	$\bar{2}.420$ 9991	8.11	$2\frac{1}{8}$
$2\frac{1}{4}$	744 0754	438 5120	8.34	753 7387	436 4153	8.27	$2\frac{1}{4}$
$2\frac{3}{8}$	784 9314	453 5014	8.50	795 1254	451 5283	8.44	$2\frac{3}{8}$
$2\frac{1}{2}$	825 7376	468 1991	8.67	836 4615	466 3431	8.61	$2\frac{1}{2}$
$2\frac{5}{8}$	0.866 4941	$\bar{2}.482$ 6104	8.85	0.877 7473	$\bar{2}.480$ 8655	8.78	$2\frac{5}{8}$
$2\frac{3}{4}$	907 2009	496 7405	9.02	918 9828	495 1010	8.96	$2\frac{3}{4}$
$2\frac{7}{8}$	947 8583	510 5950	9.20	960 1682	509 0553	9.14	$2\frac{7}{8}$
3	988 4663	524 1794	9.38	1.001 3035	522 7341	9.32	3
$3\frac{1}{8}$	1.029 0250	$\bar{2}.537$ 4991	9.57	1.042 3890	$\bar{2}.536$ 1432	9.51	$3\frac{1}{8}$
$3\frac{1}{4}$	069 5346	550 5596	9.76	083 4247	549 2882	9.70	$3\frac{1}{4}$
$3\frac{3}{8}$	109 9952	563 3665	9.95	124 4108	562 1750	9.89	$3\frac{3}{8}$
$3\frac{1}{2}$	150 4069	575 9253	10.15	165 3473	574 8089	10.09	$3\frac{1}{2}$
$3\frac{5}{8}$	1.190 7699	$\bar{2}.588$ 2415	10.35	1.206 2344	$\bar{2}.587$ 1961	10.29	$3\frac{5}{8}$
$3\frac{3}{4}$	231 0841	600 3205	10.55	247 0722	599 3421	10.50	$3\frac{3}{4}$
$3\frac{7}{8}$	271 3498	612 1679	10.76	287 8609	611 2524	10.70	$3\frac{7}{8}$
4	311 5671	623 7889	10.97	328 6005	622 9326	10.91	4
$4\frac{1}{8}$	1.351 7361	$\bar{2}.635$ 1888	11.18	1.369 2911	$\bar{2}.634$ 3884	11.12	$4\frac{1}{8}$
$4\frac{1}{4}$	391 8569	646 3730	11.39	409 9330	645 6251	11.34	$4\frac{1}{4}$
$4\frac{3}{8}$	431 9296	657 3467	11.61	450 5261	656 6481	11.56	$4\frac{3}{8}$
$4\frac{1}{2}$	471 9544	668 1151	11.83	491 0707	667 4627	11.78	$4\frac{1}{2}$
$4\frac{5}{8}$	1.511 9313	$\bar{2}.678$ 6830	12.05	1.531 5667	$\bar{2}.678$ 0740	12.00	$4\frac{5}{8}$
$4\frac{3}{4}$	551 8604	689 0556	12.28	572 0145	688 4874	12.23	$4\frac{3}{4}$
$4\frac{7}{8}$	591 7420	699 2378	12.50	612 4140	698 7077	12.46	$4\frac{7}{8}$
5	631 5760	709 2343	12.73	652 7653	708 7400	12.69	5
$5\frac{1}{8}$	1.671 3627	$\bar{2}.719$ 0499	12.97	1.693 0687	$\bar{2}.718$ 5891	12.93	$5\frac{1}{8}$
$5\frac{1}{4}$	711 1020	728 6891	13.20	733 3242	728 2597	13.16	$5\frac{1}{4}$
$5\frac{3}{8}$	750 7942	738 1566	13.44	773 5318	737 7564	13.40	$5\frac{3}{8}$
$5\frac{1}{2}$	790 4394	747 4566	13.68	813 6918	747 0839	13.64	$5\frac{1}{2}$
$5\frac{5}{8}$	1.830 0376	$\bar{2}.756$ 5936	13.92	1.853 8043	$\bar{2}.756$ 2466	13.89	$5\frac{5}{8}$
$5\frac{3}{4}$	869 5890	765 5718	14.17	893 8693	765 2486	14.13	$5\frac{3}{4}$
$5\frac{7}{8}$	909 0936	774 3953	14.41	933 8870	774 0945	14.38	$5\frac{7}{8}$
6	948 5516	783 0681	14.78	973 8575	782 7883	14.75	6
$6\frac{1}{4}$	2.027 3283	$\bar{2}.799$ 9774	15.29	2.053 6572	$\bar{2}.799$ 7353	15.26	$6\frac{1}{4}$
$6\frac{1}{2}$	105 9198	816 3298	15.80	133 2694	816 1205	15.77	$6\frac{1}{2}$
$6\frac{3}{4}$	184 3270	832 1540	16.32	212 6949	831 9732	16.29	$6\frac{3}{4}$
7	262 5509	847 4772	16.84	291 9347	847 3211	16.81	7
$7\frac{1}{4}$	2.340 5922	$\bar{2}.862$ 3250	17.37	2.370 9895	$\bar{2}.862$ 1904	17.34	$7\frac{1}{4}$
$7\frac{1}{2}$	418 4518	876 7215	17.90	449 8602	876 6054	17.88	$7\frac{1}{2}$
$7\frac{3}{4}$	496 1305	890 6896	18.44	528 5477	890 5896	18.42	$7\frac{3}{4}$
8	573 6292	904 7507	18.98	607 0529	904 1646	18.96	8
$8\frac{1}{4}$	2.650 9487	$\bar{2}.917$ 4252	19.52	2.685 3766	$\bar{2}.917$ 3511	19.51	$8\frac{1}{4}$
$8\frac{1}{2}$	728 0898	930 2319	20.07	763 5196	930 1682	20.05	$8\frac{1}{2}$
$8\frac{3}{4}$	805 0535	942 6889	20.62	841 4827	942 6341	20.61	$8\frac{3}{4}$
9	881 8403	954 8129	21.17	919 2668	954 7659	21.16	9
$9\frac{1}{4}$	2.958 4513	$\bar{2}.966$ 6199	21.73	2.996 8728	$\bar{2}.966$ 5794	21.72	$9\frac{1}{4}$
$9\frac{1}{2}$	3.034 8872	978 1246	22.29	3.074 3013	978 0898	22.28	$9\frac{1}{2}$
$9\frac{3}{4}$	111 1487	989 3410	22.85	151 5533	989 3111	22.84	$9\frac{3}{4}$
10	187 2368	$\bar{1}.000$ 2823	...	228 6294	$\bar{1}.000$ 2566	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

79 Years				80 Years			
100 <i>i</i>	$\log(1+i)^{79}$	$\log \frac{1}{a_{79}}$	Factor	$\log(1+i)^{80}$	$\log \frac{1}{a_{80}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.171 1189	2.186 2102	6.42	0.173 2849	2.181 7589	6.35	$\frac{1}{2}$
1	341 3885	264 1051	6.73	345 7099	260 5210	6.66	1
$1\frac{1}{8}$	0.383 8242	2.282 6733	6.86	0.388 6828	2.279 2842	6.79	$1\frac{1}{8}$
$1\frac{1}{4}$	426 2075	300 8868	7.00	431 6026	297 6845	6.93	$1\frac{1}{4}$
$1\frac{1}{2}$	468 5385	318 7498	7.14	474 4694	315 7260	7.07	$1\frac{1}{2}$
$1\frac{3}{4}$	510 8173	336 2668	7.28	517 2834	333 4134	7.21	$1\frac{3}{4}$
$1\frac{5}{8}$	0.553 0441	2.353 4423	7.42	0.560 0447	2.350 7518	7.36	$1\frac{5}{8}$
$1\frac{7}{8}$	595 2190	370 2814	7.57	602 7534	367 7459	7.51	$1\frac{7}{8}$
2	637 3421	386 7887	7.73	645 4097	384 4011	7.66	2
	679 4136	402 9699	7.88	688 0137	400 7229	7.82	
$2\frac{1}{8}$	0.721 4335	2.418 8300	8.04	0.730 5656	2.416 7166	7.98	$2\frac{1}{8}$
$2\frac{1}{4}$	763 4020	434 3747	8.20	773 0653	432 3882	8.14	$2\frac{1}{4}$
$2\frac{1}{2}$	805 3193	449 6094	8.37	815 5132	447 7433	8.31	$2\frac{1}{2}$
$2\frac{3}{4}$	847 1854	464 5399	8.54	857 9092	462 7879	8.48	$2\frac{3}{4}$
$2\frac{5}{8}$	0.889 0004	2.479 1720	8.72	0.900 2536	2.477 5280	8.66	$2\frac{5}{8}$
$2\frac{7}{8}$	930 7646	493 5112	8.90	942 5464	491 9696	8.83	$2\frac{7}{8}$
3	972 4780	507 5638	9.08	984 7879	506 1190	9.02	3
	1.014 1408	521 3356	9.26	1.026 9780	519 9821	9.20	
$3\frac{1}{8}$	1.055 7530	2.534 8325	9.45	1.069 1169	2.533 5652	9.39	$3\frac{1}{8}$
$3\frac{1}{4}$	097 3148	548 0603	9.64	111 2048	546 8746	9.58	$3\frac{1}{4}$
$3\frac{1}{2}$	138 8263	561 0252	9.84	153 2418	559 9160	9.78	$3\frac{1}{2}$
$3\frac{3}{4}$	180 2876	573 7331	10.03	195 2280	572 6961	9.98	$3\frac{3}{4}$
$3\frac{5}{8}$	1.221 6989	2.586 1897	10.24	1.237 1635	2.585 2207	10.18	$3\frac{5}{8}$
$3\frac{7}{8}$	263 0603	598 4011	10.44	279 0484	597 4960	10.39	$3\frac{7}{8}$
4	304 3719	610 3730	10.65	320 8829	609 5279	10.60	4
	345 6338	622 1111	10.86	362 6671	621 3225	10.81	
$4\frac{1}{8}$	1.386 8461	2.633 6211	11.07	1.404 4012	2.632 8856	11.03	$4\frac{1}{8}$
$4\frac{1}{4}$	428 0090	644 9089	11.29	446 0851	644 2230	11.24	$4\frac{1}{4}$
$4\frac{1}{2}$	469 1226	655 9798	11.51	487 7191	655 3405	11.46	$4\frac{1}{2}$
$4\frac{3}{4}$	510 1869	666 8393	11.73	529 3032	666 2436	11.69	$4\frac{3}{4}$
$4\frac{5}{8}$	1.551 2022	2.677 4928	11.96	1.570 8377	2.676 9379	11.91	$4\frac{5}{8}$
$4\frac{7}{8}$	592 1685	687 9456	12.19	612 3225	687 4290	12.14	$4\frac{7}{8}$
5	633 0859	698 2029	12.42	653 7579	697 7221	12.38	5
	673 9546	708 2698	12.65	695 1439	707 8224	12.61	
$5\frac{1}{8}$	1.714 7747	2.718 1511	12.89	1.736 4807	2.717 7350	12.85	$5\frac{1}{8}$
$5\frac{1}{4}$	755 5463	727 8520	13.12	777 7684	727 4650	13.09	$5\frac{1}{4}$
$5\frac{1}{2}$	796 2694	737 3770	13.36	819 0070	737 0173	13.33	$5\frac{1}{2}$
$5\frac{3}{4}$	836 9443	746 7309	13.61	860 1968	746 3967	13.57	$5\frac{3}{4}$
$5\frac{5}{8}$	1.877 5710	2.755 9183	13.85	1.901 3378	2.755 6077	13.82	$5\frac{5}{8}$
$5\frac{7}{8}$	918 1497	764 9434	14.10	942 4301	764 6549	14.06	$5\frac{7}{8}$
6	958 6804	773 8108	14.35	983 4739	773 5429	14.31	6
	999 1634	782 5245	14.72	2.024 4692	782 2758	14.69	
$6\frac{1}{8}$	2.079 9862	2.799 5076	15.23	2.106 3151	2.799 2933	15.20	$6\frac{1}{8}$
$6\frac{1}{4}$	160 6190	815 9241	15.74	187 9686	815 7397	15.72	$6\frac{1}{4}$
$6\frac{1}{2}$	241 0628	831 8040	16.26	269 4307	831 6455	16.24	$6\frac{1}{2}$
7	321 3184	847 1754	16.79	350 7022	847 0391	16.77	7
$7\frac{1}{8}$	2.401 3868	2.862 0649	17.32	2.431 7841	2.861 9480	17.30	$7\frac{1}{8}$
$7\frac{1}{4}$	481 2687	876 4975	17.86	512 6771	876 3971	17.84	$7\frac{1}{4}$
$7\frac{1}{2}$	560 9650	890 4969	18.40	593 3823	890 4108	18.38	$7\frac{1}{2}$
8	640 4767	904 0849	18.94	673 9004	904 0112	18.93	8
$8\frac{1}{8}$	2.719 8045	2.917 2826	19.49	2.754 2324	2.917 2194	19.48	$8\frac{1}{8}$
$8\frac{1}{4}$	798 9493	930 1094	20.04	834 3791	930 0553	20.03	$8\frac{1}{4}$
$8\frac{1}{2}$	877 9120	942 5837	20.59	914 3412	942 5374	20.58	$8\frac{1}{2}$
9	956 6933	954 7226	21.15	994 1198	954 6829	21.14	9
$9\frac{1}{8}$	3.035 2942	2.966 5423	21.71	3.073 7156	2.966 5084	21.70	$9\frac{1}{8}$
$9\frac{1}{4}$	113 7154	978 0580	22.27	153 1295	978 0290	22.26	$9\frac{1}{4}$
$9\frac{1}{2}$	191 9578	989 2839	22.83	232 3623	989 2590	22.82	$9\frac{1}{2}$
10	270 0221	1.000 2333	...	311 4148	1.000 2121	...	10

81 Years				82 Years			
100 <i>i</i>	$\log(1+i)^{81}$	$\log \frac{1}{a_{81}}$	Factor	$\log(1+i)^{82}$	$\log \frac{1}{a_{82}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.175 4510	$\bar{2}.177$ 3746	6.28	0.177 6171	$\bar{2}.173$ 0556	6.21	$\frac{1}{2}$
1	350 0313	257 0014	6.59	354 3527	253 5442	6.53	1
$1\frac{1}{8}$	0.393 5413	$\bar{2}.275$ 9587	6.73	0.398 3998	$\bar{2}.272$ 6950	6.66	$1\frac{1}{8}$
$1\frac{1}{4}$	436 9976	294 5447	6.86	442 3926	291 4658	6.80	$1\frac{1}{4}$
$1\frac{3}{8}$	480 4002	312 7637	7.00	486 3311	309 8613	6.93	$1\frac{3}{8}$
$1\frac{1}{2}$	523 7494	330 6205	7.14	530 2155	327 8865	7.08	$1\frac{1}{2}$
$1\frac{5}{8}$	0.567 0452	$\bar{2}.348$ 1205	7.29	0.574 0458	$\bar{2}.345$ 5467	7.23	$1\frac{5}{8}$
$1\frac{3}{4}$	610 2878	365 2683	7.44	617 8223	362 8473	7.38	$1\frac{3}{4}$
$1\frac{7}{8}$	653 4774	382 0702	7.59	661 5450	379 7941	7.53	$1\frac{7}{8}$
2	696 6139	398 5311	7.75	705 2141	396 3929	7.69	2
$2\frac{1}{8}$	0.739 6976	$\bar{2}.414$ 6570	7.91	0.748 8297	$\bar{2}.412$ 6497	7.85	$2\frac{1}{8}$
$2\frac{1}{4}$	782 7287	430 4541	8.08	792 3920	428 5708	8.02	$2\frac{1}{4}$
$2\frac{3}{8}$	825 7071	445 9281	8.25	835 9010	444 1624	8.19	$2\frac{3}{8}$
$2\frac{1}{2}$	868 6331	461 0853	8.42	879 3570	459 4308	8.36	$2\frac{1}{2}$
$2\frac{5}{8}$	0.911 5068	$\bar{2}.475$ 9321	8.60	0.922 7599	$\bar{2}.474$ 3826	8.54	$2\frac{5}{8}$
$2\frac{3}{4}$	954 3283	490 4745	8.78	966 1101	489 0244	8.72	$2\frac{3}{4}$
$2\frac{7}{8}$	997 0977	504 7190	8.96	1.009 4076	503 3625	8.90	$2\frac{7}{8}$
3	1.039 8152	518 6720	9.15	0.52 6524	517 4038	9.09	3
$3\frac{1}{8}$	1.082 4809	$\bar{2}.532$ 3399	9.34	1.095 8449	$\bar{2}.531$ 1550	9.28	$3\frac{1}{8}$
$3\frac{1}{4}$	125 0949	545 7289	9.53	138 9849	544 6224	9.48	$3\frac{1}{4}$
$3\frac{3}{8}$	167 6573	558 8457	9.73	182 0729	557 8129	9.67	$3\frac{3}{8}$
$3\frac{1}{2}$	210 1683	571 6965	9.93	225 1087	570 7329	9.88	$3\frac{1}{2}$
$3\frac{5}{8}$	1.252 6280	$\bar{2}.584$ 2877	10.13	1.268 0926	$\bar{2}.583$ 3891	10.08	$3\frac{5}{8}$
$3\frac{3}{4}$	295 0365	596 6254	10.34	311 0246	595 7879	10.29	$3\frac{3}{4}$
$3\frac{7}{8}$	337 3940	608 7160	10.55	353 9050	607 9358	10.50	$3\frac{7}{8}$
4	379 7005	620 5656	10.76	396 7338	619 8391	10.72	4
$4\frac{1}{8}$	1.421 9562	$\bar{2}.632$ 1803	10.98	1.439 5112	$\bar{2}.631$ 5040	10.93	$4\frac{1}{8}$
$4\frac{1}{4}$	464 1612	643 5661	11.20	482 2372	642 9368	11.15	$4\frac{1}{4}$
$4\frac{3}{8}$	506 3156	654 7289	11.42	524 9121	654 1436	11.38	$4\frac{3}{8}$
$4\frac{1}{2}$	548 4195	665 6743	11.65	567 5358	665 1302	11.60	$4\frac{1}{2}$
$4\frac{5}{8}$	1.590 4732	$\bar{2}.676$ 4083	11.87	1.610 1086	$\bar{2}.675$ 9027	11.83	$4\frac{5}{8}$
$4\frac{3}{4}$	632 4766	686 9364	12.10	652 6306	686 4664	12.06	$4\frac{3}{4}$
$4\frac{7}{8}$	674 4299	697 2641	12.34	695 1019	696 8278	12.30	$4\frac{7}{8}$
5	716 3332	707 3967	12.57	737 5225	706 9917	12.54	5
$5\frac{1}{8}$	1.758 1867	$\bar{2}.717$ 3395	12.81	1.779 8927	$\bar{2}.716$ 9636	12.77	$5\frac{1}{8}$
$5\frac{1}{4}$	799 9905	727 0977	13.05	822 2126	726 7490	13.02	$5\frac{1}{4}$
$5\frac{3}{8}$	841 7446	736 6762	13.29	864 4822	736 3528	13.26	$5\frac{3}{8}$
$5\frac{1}{2}$	883 4492	746 0800	13.54	906 7017	745 7800	13.51	$5\frac{1}{2}$
$5\frac{5}{8}$	1.925 1045	$\bar{2}.755$ 3138	13.78	1.948 8712	$\bar{2}.755$ 0357	13.75	$5\frac{5}{8}$
$5\frac{3}{4}$	966 7105	764 3823	14.03	990 9908	764 1247	14.00	$5\frac{3}{4}$
$5\frac{7}{8}$	2.008 2673	733 2899	14.28	2.033 0607	773 0513	14.26	$5\frac{7}{8}$
6	049 7751	782 0413	14.66	075 0810	781 8201	14.64	6
$6\frac{1}{8}$	2.132 6440	$\bar{2}.799$ 0918	15.17	2.158 9730	$\bar{2}.798$ 9022	15.15	$6\frac{1}{8}$
$6\frac{1}{4}$	215 3182	815 5667	15.69	242 6678	815 4043	15.67	$6\frac{1}{4}$
$6\frac{3}{8}$	297 7986	831 4970	16.22	326 1665	831 3580	16.20	$6\frac{3}{8}$
$6\frac{1}{2}$	380 0860	846 9119	16.75	409 4698	846 7930	16.73	$6\frac{1}{2}$
$6\frac{5}{8}$	2.462 1814	$\bar{2}.861$ 8389	17.28	2.492 5787	$\bar{2}.861$ 7373	17.27	$6\frac{5}{8}$
$6\frac{3}{4}$	544 0856	876 3038	17.82	575 4941	876 2170	17.81	$6\frac{3}{4}$
$6\frac{7}{8}$	625 7996	890 3309	18.37	658 2169	890 2568	18.35	$6\frac{7}{8}$
7	707 3242	903 9429	18.91	740 7480	903 8796	18.90	7
$7\frac{1}{8}$	2.788 6603	$\bar{2}.917$ 1610	19.46	2.823 0882	$\bar{2}.917$ 1071	19.45	$7\frac{1}{8}$
$7\frac{1}{4}$	869 8088	930 0054	20.02	905 2385	929 9594	20.01	$7\frac{1}{4}$
$7\frac{3}{8}$	950 7705	942 4947	20.57	987 1998	942 4556	20.56	$7\frac{3}{8}$
$7\frac{1}{2}$	3.031 5463	954 6465	21.13	3.068 9728	954 6132	21.12	$7\frac{1}{2}$
$7\frac{5}{8}$	3.112 1371	$\bar{2}.966$ 4773	21.69	3.150 5585	$\bar{2}.966$ 4489	21.68	$7\frac{5}{8}$
$7\frac{3}{4}$	192 5437	978 0025	22.25	231 9578	977 9783	22.25	$7\frac{3}{4}$
$7\frac{7}{8}$	272 7668	989 2364	22.82	313 1714	989 2158	22.81	$7\frac{7}{8}$
8	352 8075	$\bar{1}.000$ 1928	...	394 2002	$\bar{1}.000$ 1753	...	8

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

83 Years				84 Years			
100 <i>i</i>	$\log (1+i)^{83}$	$\log \frac{1}{a_{83}}$	Factor	$\log (1+i)^{84}$	$\log \frac{1}{a_{84}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.179 7831	2.168 8004	6.15	0.181 9492	2.164 6073	6.08	$\frac{1}{2}$
1	358 6740	250 1480	6.46	362 9954	246 8118	6.40	1
$1\frac{1}{8}$	0.403 2584	2.269 4916	6.59	0.408 1169	2.266 3468	6.53	$1\frac{1}{8}$
$1\frac{1}{4}$	447 7876	288 4462	6.73	453 1827	285 4843	6.67	$1\frac{1}{4}$
$1\frac{1}{2}$	492 2620	307 0171	6.87	498 1928	304 2296	6.81	$1\frac{1}{2}$
$1\frac{3}{4}$	536 6815	325 2095	7.01	543 1475	322 5881	6.95	$1\frac{3}{4}$
$1\frac{5}{8}$	0.581 0464	2.343 0289	7.16	0.588 0469	2.340 5655	7.10	$1\frac{5}{8}$
$1\frac{3}{2}$	625 3567	360 4809	7.31	632 8911	358 1678	7.25	$1\frac{3}{2}$
$1\frac{7}{8}$	669 6126	377 5716	7.47	677 6802	375 4009	7.41	$1\frac{7}{8}$
2	713 8143	394 3069	7.63	722 4144	392 2714	7.57	2
$2\frac{1}{8}$	0.757 9618	2.410 6932	7.79	0.767 0938	2.408 7859	7.73	$2\frac{1}{8}$
$2\frac{1}{4}$	802 0553	426 7369	7.96	811 7186	424 9508	7.90	$2\frac{1}{4}$
$2\frac{1}{2}$	846 0949	442 4445	8.13	856 2888	440 7730	8.07	$2\frac{1}{2}$
$2\frac{3}{4}$	890 0808	457 8226	8.30	900 8047	456 2594	8.25	$2\frac{3}{4}$
$2\frac{5}{8}$	0.934 0131	2.472 8781	8.48	0.945 2663	2.471 4170	8.43	$2\frac{5}{8}$
$2\frac{3}{2}$	977 8919	487 6176	8.66	989 6738	486 2528	8.61	$2\frac{3}{2}$
$2\frac{7}{8}$	1.021 7174	502 0480	8.85	1.034 0272	500 7741	8.79	$2\frac{7}{8}$
3	065 4897	516 1761	9.04	078 3269	514 9876	8.98	3
$3\frac{1}{8}$	1.109 2088	2.530 0090	9.23	1.122 5728	2.528 9007	9.18	$3\frac{1}{8}$
$3\frac{1}{4}$	152 8750	543 5534	9.42	166 7651	542 5205	9.37	$3\frac{1}{4}$
$3\frac{1}{2}$	196 4884	556 8161	9.62	210 9039	555 8540	9.58	$3\frac{1}{2}$
$3\frac{3}{4}$	240 0490	569 8039	9.83	254 9894	568 9083	9.78	$3\frac{3}{4}$
$3\frac{5}{8}$	1.283 5571	2.582 5238	10.03	1.299 0217	2.581 6904	9.99	$3\frac{5}{8}$
$3\frac{3}{2}$	327 0127	594 9822	10.24	343 0009	594 2071	10.20	$3\frac{3}{2}$
$3\frac{7}{8}$	370 4161	607 1860	10.46	386 9271	606 4654	10.41	$3\frac{7}{8}$
4	413 7672	619 1416	10.67	430 8005	618 4721	10.63	4
$4\frac{1}{8}$	1.457 0662	2.630 8555	10.89	1.474 6212	2.630 2337	10.85	$4\frac{1}{8}$
$4\frac{1}{4}$	500 3133	642 3341	11.11	518 3893	641 7509	11.07	$4\frac{1}{4}$
$4\frac{1}{2}$	543 5085	653 5836	11.34	562 1050	653 0478	11.30	$4\frac{1}{2}$
$4\frac{3}{4}$	586 6521	664 6102	11.56	605 7684	664 1132	11.53	$4\frac{3}{4}$
$4\frac{5}{8}$	1.629 7441	2.675 4200	11.79	1.649 3796	2.674 9590	11.76	$4\frac{5}{8}$
$4\frac{3}{2}$	672 7846	686 0187	12.03	692 9387	685 5915	11.99	$4\frac{3}{2}$
$4\frac{7}{8}$	715 7738	696 4123	12.26	736 4458	696 0164	12.23	$4\frac{7}{8}$
5	758 7118	706 6063	12.50	779 9011	706 2397	12.47	5
$5\frac{1}{8}$	1.801 5987	2.716 6065	12.74	1.823 3047	2.716 2669	12.71	$5\frac{1}{8}$
$5\frac{1}{4}$	844 4347	726 4179	12.98	866 6568	726 1036	12.95	$5\frac{1}{4}$
$5\frac{1}{2}$	887 2198	736 0460	13.23	909 9574	735 7551	13.20	$5\frac{1}{2}$
$5\frac{3}{4}$	929 9541	745 4960	13.47	953 2066	745 2268	13.45	$5\frac{3}{4}$
$5\frac{5}{8}$	1.972 6379	2.754 7727	13.72	1.996 4046	2.754 5238	13.70	$5\frac{5}{8}$
$5\frac{3}{2}$	2.015 2712	763 8811	13.97	2.039 5516	763 6510	13.95	$5\frac{3}{2}$
$5\frac{7}{8}$	057 8541	772 8259	14.23	082 6476	772 6131	14.20	$5\frac{7}{8}$
6	100 3868	781 6117	14.61	125 6927	781 4151	14.58	6
$6\frac{1}{8}$	2.185 3019	2.798 7238	15.13	2.211 6309	2.798 5561	15.10	$6\frac{1}{8}$
$6\frac{1}{4}$	270 0174	815 2519	15.65	297 3671	815 1088	15.63	$6\frac{1}{4}$
$6\frac{1}{2}$	354 5343	831 2278	16.18	382 9022	831 1058	16.16	$6\frac{1}{2}$
7	438 8535	846 6819	16.71	468 2373	846 5781	16.69	7
$7\frac{1}{8}$	2.522 9760	2.861 6426	17.25	2.553 3733	2.861 5542	17.23	$7\frac{1}{8}$
$7\frac{1}{4}$	606 9025	876 1363	17.79	638 3110	876 0612	17.78	$7\frac{1}{4}$
$7\frac{1}{2}$	690 6341	890 1880	18.34	723 0514	890 1242	18.32	$7\frac{1}{2}$
8	774 1717	903 8211	18.89	807 5955	903 7668	18.88	8
$8\frac{1}{8}$	2.857 5161	2.917 0573	19.44	2.891 9440	2.917 0113	19.43	$8\frac{1}{8}$
$8\frac{1}{4}$	940 6683	929 9171	20.00	976 0980	929 8780	19.99	$8\frac{1}{4}$
$8\frac{1}{2}$	3.023 6290	942 4196	20.55	3.060 0583	942 3864	20.55	$8\frac{1}{2}$
9	106 3993	954 5826	21.11	143 8258	954 5545	21.11	9
$9\frac{1}{8}$	3.188 9800	2.966 4229	21.68	3.227 4014	2.966 3991	21.67	$9\frac{1}{8}$
$9\frac{1}{4}$	271 3719	977 9561	22.24	310 7860	977 9360	22.23	$9\frac{1}{4}$
$9\frac{1}{2}$	353 5759	989 1970	22.81	393 9804	989 1799	22.80	$9\frac{1}{2}$
10	435 5929	1.000 1593	...	476 9856	1.000 1448	...	10

85 Years				86 Years			
100 <i>i</i>	$\log(1+i)^{85}$	$\log \frac{1}{a_{85}}$	Factor	$\log(1+i)^{86}$	$\log \frac{1}{a_{86}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.184 1153	$\bar{2}.160$ 4748	6.02	0.186 2813	$\bar{2}.156$ 4016	5.96	$\frac{1}{2}$
1	367 3168	243 5336	6.34	371 6381	240 3121	6.28	1
$1\frac{1}{4}$	0.412 9754	$\bar{2}.263$ 2593	6.47	0.417 8340	$\bar{2}.260$ 2275	6.41	$1\frac{1}{4}$
$1\frac{1}{2}$	453 5777	282 5787	6.61	463 9727	279 7279	6.55	$1\frac{1}{2}$
$1\frac{3}{4}$	504 1237	301 4973	6.75	510 0546	298 8188	6.69	$1\frac{3}{4}$
$1\frac{1}{2}$	549 6136	320 0207	6.89	556 0796	317 5061	6.83	$1\frac{1}{2}$
$1\frac{5}{8}$	0.595 0475	$\bar{2}.338$ 1550	7.04	0.602 0480	$\bar{2}.335$ 7960	6.98	$1\frac{5}{8}$
$1\frac{3}{4}$	640 4255	355 9063	7.19	647 9599	353 6949	7.14	$1\frac{3}{4}$
$1\frac{7}{8}$	685 7478	373 2806	7.35	693 8155	371 2095	7.29	$1\frac{7}{8}$
2	731 0146	390 2851	7.51	739 6148	388 3465	7.46	2
$2\frac{1}{8}$	0.776 2259	$\bar{2}.406$ 9263	7.68	0.785 3580	$\bar{2}.405$ 1131	7.62	$2\frac{1}{8}$
$2\frac{1}{4}$	821 3819	423 2110	7.84	831 0452	421 5163	7.79	$2\frac{1}{4}$
$2\frac{3}{8}$	866 4828	439 1465	8.02	876 6767	437 5635	7.96	$2\frac{3}{8}$
$2\frac{1}{2}$	911 5286	454 7397	8.19	922 2524	453 2623	8.14	$2\frac{1}{2}$
$2\frac{5}{8}$	0.956 5195	$\bar{2}.469$ 9980	8.37	0.967 7726	$\bar{2}.468$ 6198	8.32	$2\frac{5}{8}$
$2\frac{3}{4}$	1.001 4556	484 9287	8.56	1.013 2374	483 6440	8.50	$2\frac{3}{4}$
$2\frac{7}{8}$	046 3371	499 5392	8.74	058 6469	498 3422	8.69	$2\frac{7}{8}$
3	091 1641	513 8367	8.93	104 0013	512 7222	8.88	3
$3\frac{1}{8}$	1.135 9367	$\bar{2}.527$ 8286	9.13	1.149 3007	$\bar{2}.526$ 7916	9.08	$3\frac{1}{8}$
$3\frac{1}{4}$	180 6551	541 5224	9.33	194 5452	540 5579	9.28	$3\frac{1}{4}$
$3\frac{3}{8}$	225 3194	554 9253	9.53	239 7349	554 0288	9.48	$3\frac{3}{8}$
$3\frac{1}{2}$	269 9297	568 0446	9.73	284 8701	567 2118	9.69	$3\frac{1}{2}$
$3\frac{5}{8}$	1.314 4862	$\bar{2}.580$ 8876	9.94	1.329 9507	$\bar{2}.580$ 1144	9.90	$3\frac{5}{8}$
$3\frac{3}{4}$	358 9890	593 4613	10.15	374 9771	592 7437	10.11	$3\frac{3}{4}$
$3\frac{7}{8}$	403 4381	605 7728	10.37	419 9492	605 1072	10.33	$3\frac{7}{8}$
4	447 8338	617 8292	10.59	464 8672	617 2120	10.55	4
$4\frac{1}{8}$	1.492 1762	$\bar{2}.629$ 6373	10.81	1.509 7312	$\bar{2}.629$ 0652	10.77	$4\frac{1}{8}$
$4\frac{1}{4}$	536 4654	641 2037	11.03	554 5415	640 6738	10.99	$4\frac{1}{4}$
$4\frac{3}{8}$	580 7015	652 5353	11.26	599 2980	652 0446	11.22	$4\frac{3}{8}$
$4\frac{1}{2}$	624 8847	663 6381	11.49	644 0010	663 1840	11.45	$4\frac{1}{2}$
$4\frac{5}{8}$	1.669 0150	$\bar{2}.674$ 5190	11.72	1.688 6505	$\bar{2}.674$ 0989	11.69	$4\frac{5}{8}$
$4\frac{3}{4}$	713 0927	685 1840	11.96	733 2467	684 7955	11.92	$4\frac{3}{4}$
$4\frac{7}{8}$	757 1178	695 6393	12.19	777 7897	695 2800	12.16	$4\frac{7}{8}$
5	801 0904	705 8907	12.43	822 2797	705 5586	12.40	5
$5\frac{1}{8}$	1.845 0107	$\bar{2}.715$ 9441	12.68	1.866 7168	$\bar{2}.715$ 6373	12.65	$5\frac{1}{8}$
$5\frac{1}{4}$	888 8789	725 8051	12.92	911 1010	725 5217	12.89	$5\frac{1}{4}$
$5\frac{3}{8}$	932 6949	735 4792	13.17	955 4325	735 2176	13.14	$5\frac{3}{8}$
$5\frac{1}{2}$	976 4591	744 9718	13.42	999 7115	744 7304	13.39	$5\frac{1}{2}$
$5\frac{5}{8}$	2.020 1714	$\bar{2}.754$ 2884	13.67	2.043 9381	$\bar{2}.754$ 0654	13.64	$5\frac{5}{8}$
$5\frac{3}{4}$	063 8320	763 4335	13.92	088 1123	763 2279	13.90	$5\frac{3}{4}$
$5\frac{7}{8}$	107 4410	772 4123	14.18	132 2344	772 2227	14.15	$5\frac{7}{8}$
6	150 9986	781 2297	14.56	176 3044	781 0548	14.54	6
$6\frac{1}{4}$	2.237 9598	$\bar{2}.798$ 3982	15.08	2.264 2887	$\bar{2}.798$ 2497	15.06	$6\frac{1}{4}$
$6\frac{1}{2}$	324 7167	814 9744	15.61	352 0663	814 8484	15.59	$6\frac{1}{2}$
$6\frac{3}{4}$	411 2701	830 9917	16.14	439 6380	830 8848	16.12	$6\frac{3}{4}$
7	497 6211	846 4811	16.68	527 0049	846 3905	16.66	7
$7\frac{1}{4}$	2.583 7706	$\bar{2}.861$ 4719	17.22	2.614 1679	$\bar{2}.861$ 3952	17.20	$7\frac{1}{4}$
$7\frac{1}{2}$	669 7195	875 9913	17.76	701 1279	875 9264	17.75	$7\frac{1}{2}$
$7\frac{3}{4}$	755 4687	890 0650	18.31	787 8860	890 0101	18.30	$7\frac{3}{4}$
8	841 0192	903 7168	18.87	874 4430	903 6703	18.85	8
$8\frac{1}{4}$	2.926 3719	$\bar{2}.916$ 9688	19.42	2.960 7998	$\bar{2}.916$ 9295	19.41	$8\frac{1}{4}$
$8\frac{1}{2}$	3.011 5277	929 8421	19.98	3.046 9575	929 8089	19.97	$8\frac{1}{2}$
$8\frac{3}{4}$	096 4876	942 3559	20.54	132 9168	942 3280	20.53	$8\frac{3}{4}$
9	181 2523	954 5287	21.10	218 6788	954 5050	21.09	9
$9\frac{1}{4}$	3.265 8229	$\bar{2}.966$ 3773	21.66	3.304 2443	$\bar{2}.966$ 3573	21.66	$9\frac{1}{4}$
$9\frac{1}{2}$	350 2001	977 9175	22.23	389 6143	977 9007	22.22	$9\frac{1}{2}$
$9\frac{3}{4}$	434 3850	989 1644	22.80	474 7895	989 1502	22.79	$9\frac{3}{4}$
10	518 3782	$\bar{1}.000$ 1317	...	559 7709	$\bar{1}.000$ 1197	...	10

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

87 Years				88 Years			
100 <i>i</i>	$\log(1+i)^{87}$	$\log \frac{1}{a_{87}}$	Factor	$\log(1+i)^{88}$	$\log \frac{1}{a_{88}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.188 4474	2.152 3861	5.90	0.190 6134	2.148 4272	5.84	$\frac{1}{2}$
1	375 9595	237 1456	6.22	380 2809	234 0334	6.16	1
$1\frac{1}{8}$	0.422 6925	2.257 2502	6.35	0.427 5510	2.254 3259	6.29	$1\frac{1}{8}$
$1\frac{1}{4}$	469 3678	276 9306	6.49	474 7628	274 1853	6.43	$1\frac{1}{4}$
$1\frac{3}{8}$	515 9854	296 1927	6.63	521 9163	293 6178	6.57	$1\frac{3}{8}$
$1\frac{1}{2}$	562 5457	315 0428	6.78	569 0117	312 6296	6.72	$1\frac{1}{2}$
$1\frac{5}{8}$	0.609 0486	2.333 4874	6.93	0.616 0492	2.331 2274	6.87	$1\frac{5}{8}$
$1\frac{3}{4}$	655 4944	351 5328	7.08	663 0288	349 4182	7.03	$1\frac{3}{4}$
$1\frac{7}{8}$	701 8831	369 1860	7.24	709 9507	367 2089	7.18	$1\frac{7}{8}$
2	748 2149	386 4544	7.40	756 8151	384 6072	7.35	2
$2\frac{1}{8}$	0.794 4900	2.403 3450	7.57	0.803 6221	2.401 6205	7.51	$2\frac{1}{8}$
$2\frac{1}{4}$	840 7086	419 8653	7.74	850 3719	418 2566	7.68	$2\frac{1}{4}$
$2\frac{3}{8}$	886 8706	436 0229	7.91	897 0645	434 5232	7.86	$2\frac{3}{8}$
$2\frac{1}{2}$	932 9763	451 8256	8.09	943 7002	450 4285	8.04	$2\frac{1}{2}$
$2\frac{5}{8}$	0.979 0258	2.467 2810	8.27	0.990 2790	2.465 9805	8.22	$2\frac{5}{8}$
$2\frac{3}{4}$	1.025 0193	482 3972	8.45	1.036 8011	481 1872	8.41	$2\frac{3}{4}$
$2\frac{7}{8}$	070 9568	497 1819	8.64	083 2666	496 0569	8.60	$2\frac{7}{8}$
3	116 8385	511 6430	8.84	129 6758	510 5977	8.79	3
$3\frac{1}{8}$	1.162 6647	2.525 7884	9.03	1.176 0286	2.524 8177	8.99	$3\frac{1}{8}$
$3\frac{1}{4}$	208 4352	539 6259	9.23	222 3253	538 7251	9.19	$3\frac{1}{4}$
$3\frac{3}{8}$	254 1505	553 1634	9.44	268 5660	552 3279	9.39	$3\frac{3}{8}$
$3\frac{1}{2}$	299 8104	566 4087	9.64	314 7508	565 6341	9.60	$3\frac{1}{2}$
$3\frac{5}{8}$	1.345 4153	2.579 3695	9.86	1.360 8798	2.578 6518	9.81	$3\frac{5}{8}$
$3\frac{3}{4}$	390 9652	592 0531	10.07	406 9533	591 3885	10.03	$3\frac{3}{4}$
$3\frac{7}{8}$	436 4602	604 4073	10.29	452 9712	603 8522	10.25	$3\frac{7}{8}$
4	481 9005	616 6194	10.51	498 9339	616 0503	10.47	4
$4\frac{1}{8}$	1.527 2863	2.628 5167	10.73	1.544 8413	2.627 9904	10.69	$4\frac{1}{8}$
$4\frac{1}{4}$	572 6175	640 1661	10.96	590 6936	639 6797	10.92	$4\frac{1}{4}$
$4\frac{3}{8}$	617 8945	651 5750	11.19	636 4910	651 1255	11.15	$4\frac{3}{8}$
$4\frac{1}{2}$	663 1173	662 7498	11.42	682 2336	662 3348	11.38	$4\frac{1}{2}$
$4\frac{5}{8}$	1.708 2860	2.673 6977	11.65	1.727 9214	2.673 3145	11.62	$4\frac{5}{8}$
$4\frac{3}{4}$	753 4007	684 4247	11.89	773 5548	684 0712	11.86	$4\frac{3}{4}$
$4\frac{7}{8}$	798 4617	694 9377	12.13	819 1337	694 6116	12.10	$4\frac{7}{8}$
5	843 4690	705 2426	12.37	864 6583	704 9418	12.34	5
$5\frac{1}{8}$	1.888 4228	2.715 3456	12.62	1.910 1288	2.715 0683	12.59	$5\frac{1}{8}$
$5\frac{1}{4}$	933 3231	725 2527	12.86	955 5452	724 9972	12.84	$5\frac{1}{4}$
$5\frac{3}{8}$	978 1701	734 9695	13.11	2.000 9077	734 7340	13.09	$5\frac{3}{8}$
$5\frac{1}{2}$	2.022 9640	744 5016	13.36	046 2164	744 2849	13.34	$5\frac{1}{2}$
$5\frac{5}{8}$	2.067 7048	2.753 8546	13.62	2.091 4715	2.753 6550	13.59	$5\frac{5}{8}$
$5\frac{3}{4}$	112 3927	763 0336	13.87	136 6731	762 8498	13.85	$5\frac{3}{4}$
$5\frac{7}{8}$	157 0278	772 0436	14.13	181 8213	771 8747	14.11	$5\frac{7}{8}$
6	201 6103	780 8899	14.52	226 9161	780 7345	14.50	6
$6\frac{1}{8}$	2.290 6177	2.798 1099	15.04	2.316 9466	2.797 9784	15.02	$6\frac{1}{8}$
$6\frac{1}{4}$	379 4159	814 7301	15.57	406 7655	814 6189	15.56	$6\frac{1}{4}$
$6\frac{3}{8}$	468 0059	830 7847	16.11	496 3738	830 6909	16.09	$6\frac{3}{8}$
$6\frac{1}{2}$	556 3887	846 3058	16.65	585 7724	846 2267	16.63	$6\frac{1}{2}$
$6\frac{5}{8}$	2.644 5652	2.861 3236	17.19	2.674 9625	2.861 2570	17.18	$6\frac{5}{8}$
$6\frac{3}{4}$	732 5364	875 8660	17.74	763 9449	875 8098	17.73	$6\frac{3}{4}$
$6\frac{7}{8}$	820 3033	889 9591	18.29	852 7205	889 9118	18.28	$6\frac{7}{8}$
7	907 8667	903 6272	18.85	941 2905	903 5874	18.84	7
$7\frac{1}{8}$	2.995 2277	2.916 8933	19.40	3.029 6556	2.916 8598	19.39	$7\frac{1}{8}$
$7\frac{1}{4}$	3.082 3872	929 7784	19.96	117 8170	929 7502	19.95	$7\frac{1}{4}$
$7\frac{3}{8}$	169 3461	942 3022	20.52	205 7754	942 2786	20.52	$7\frac{3}{8}$
$7\frac{1}{2}$	256 1053	954 4834	21.09	293 5318	954 4635	21.08	$7\frac{1}{2}$
$7\frac{5}{8}$	3.342 6658	2.966 3391	21.65	3.381 0872	2.966 3224	21.65	$7\frac{5}{8}$
$7\frac{3}{4}$	429 0284	977 8854	22.22	468 4425	977 8713	22.21	$7\frac{3}{4}$
$7\frac{7}{8}$	515 1940	989 1372	22.79	555 5985	989 1254	22.78	$7\frac{7}{8}$
8	601 1636	1.000 1088	...	642 5563	1.000 0989	...	8

89 Years					90 Years				
100 <i>i</i>	$\log(1+i)^{89}$	$\log \frac{1}{a_{89}}$	Factor		$\log(1+i)^{90}$	$\log \frac{1}{a_{90}}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0.192 7795	$\bar{2}.144$ 5235	5.78		0.194 9456	$\bar{2}.140$ 6737	5.73	$\frac{1}{2}$	
1	384 6023	230 9739	6.10		388 9236	227 9652	6.05	1	
$1\frac{1}{8}$	0.432 4096	$\bar{2}.251$ 4534	6.24		0.437 2681	$\bar{2}.248$ 6313	6.18	$1\frac{1}{8}$	
$1\frac{1}{4}$	480 1578	271 4909	6.38		485 5529	268 8462	6.32	$1\frac{1}{4}$	
$1\frac{1}{2}$	527 8472	291 0926	6.52		533 7780	288 6160	6.47	$1\frac{1}{2}$	
$1\frac{3}{4}$	575 4778	310 2649	6.67		581 9438	307 9479	6.61	$1\frac{3}{4}$	
$1\frac{5}{8}$	0.623 0497	$\bar{2}.329$ 0150	6.82		0.630 0503	$\bar{2}.326$ 8490	6.77	$1\frac{5}{8}$	
$1\frac{3}{2}$	670 5632	347 3499	6.97		678 0976	345 3267	6.92	$1\frac{3}{2}$	
$1\frac{7}{8}$	718 0183	365 2770	7.13		726 0860	363 3888	7.08	$1\frac{7}{8}$	
2	765 4153	382 8038	7.30		774 0155	381 0431	7.24	2	
$2\frac{1}{8}$	0.812 7542	$\bar{2}.399$ 9386	7.46		0.821 8863	$\bar{2}.398$ 2979	7.41	$2\frac{1}{8}$	
$2\frac{1}{4}$	860 0352	416 6890	7.63		869 6985	415 1613	7.58	$2\frac{1}{4}$	
$2\frac{1}{2}$	907 2584	433 0633	7.81		917 4523	431 6421	7.76	$2\frac{1}{2}$	
$2\frac{3}{4}$	954 4240	449 0699	7.99		965 1479	447 7484	7.94	$2\frac{3}{4}$	
$2\frac{5}{8}$	1.001 5321	$\bar{2}.464$ 7169	8.17		1.012 7853	$\bar{2}.463$ 4891	8.13	$2\frac{5}{8}$	
$2\frac{3}{2}$	048 5829	480 0129	8.36		060 3647	478 8730	8.31	$2\frac{3}{2}$	
$2\frac{7}{8}$	095 5765	494 9662	8.55		107 8863	493 9086	8.51	$2\frac{7}{8}$	
3	142 5130	509 5853	8.75		155 3502	508 6046	8.70	3	
$3\frac{1}{8}$	1.189 3926	$\bar{2}.523$ 8786	8.94		1.202 7565	$\bar{2}.522$ 9698	8.90	$3\frac{1}{8}$	
$3\frac{1}{4}$	236 2154	537 8545	9.15		250 1054	537 0128	9.10	$3\frac{1}{4}$	
$3\frac{1}{2}$	282 9815	551 5212	9.35		297 3970	550 7423	9.31	$3\frac{1}{2}$	
$3\frac{3}{4}$	329 6911	564 8871	9.56		344 6315	564 1665	9.52	$3\frac{3}{4}$	
$3\frac{5}{8}$	1.376 3444	$\bar{2}.577$ 9603	9.77		1.391 8089	$\bar{2}.577$ 2941	9.74	$3\frac{5}{8}$	
$3\frac{3}{2}$	422 9414	590 7489	9.99		438 9295	590 1333	9.95	$3\frac{3}{2}$	
$3\frac{7}{8}$	469 4823	603 2608	10.21		485 9933	602 6923	10.17	$3\frac{7}{8}$	
4	515 9672	615 5038	10.43		533 0005	614 9789	10.40	4	
$4\frac{1}{8}$	1.562 3963	$\bar{2}.627$ 4856	10.66		1.579 9513	$\bar{2}.627$ 0013	10.62	$4\frac{1}{8}$	
$4\frac{1}{4}$	608 7697	639 2136	10.89		626 8457	638 7670	10.85	$4\frac{1}{4}$	
$4\frac{1}{2}$	655 0875	650 6954	11.12		673 6840	650 2837	11.09	$4\frac{1}{2}$	
$4\frac{3}{4}$	701 3498	661 9380	11.35		720 4661	661 5586	11.32	$4\frac{3}{4}$	
$4\frac{5}{8}$	1.747 5569	$\bar{2}.672$ 9485	11.59		1.767 1924	$\bar{2}.672$ 5991	11.56	$4\frac{5}{8}$	
$4\frac{3}{2}$	793 7088	683 7339	11.83		813 8628	683 4122	11.80	$4\frac{3}{2}$	
$4\frac{7}{8}$	839 8057	694 3007	12.07		860 4776	694 0047	12.04	$4\frac{7}{8}$	
5	885 8476	704 6556	12.32		907 0369	704 3832	12.29	5	
$5\frac{1}{8}$	1.931 8348	$\bar{2}.714$ 8048	12.56		1.953 5408	$\bar{2}.714$ 5543	12.54	$5\frac{1}{8}$	
$5\frac{1}{4}$	977 7673	724 7546	12.81		999 9894	724 5242	12.79	$5\frac{1}{4}$	
$5\frac{1}{2}$	2.023 6453	734 5108	13.06		2.046 3829	734 2991	13.04	$5\frac{1}{2}$	
$5\frac{3}{4}$	069 4689	744 0795	13.32		092 7214	743 8849	13.29	$5\frac{3}{4}$	
$5\frac{5}{8}$	2.115 2383	$\bar{2}.753$ 4662	13.57		2.139 0050	$\bar{2}.753$ 2874	13.55	$5\frac{5}{8}$	
$5\frac{3}{2}$	160 9535	762 6763	13.83		185 2338	762 5121	13.81	$5\frac{3}{2}$	
$5\frac{7}{8}$	206 6147	771 7151	14.09		231 4081	771 5643	14.07	$5\frac{7}{8}$	
6	252 2220	780 5878	14.48		277 5279	780 4495	14.46	6	
$6\frac{1}{8}$	2.343 2755	$\bar{2}.797$ 8547	15.01		2.369 6045	$\bar{2}.797$ 7383	14.99	$6\frac{1}{8}$	
$6\frac{1}{4}$	434 1151	814 5147	15.54		461 4647	814 4167	15.52	$6\frac{1}{4}$	
$6\frac{1}{2}$	524 7416	830 6030	16.08		553 1095	830 5208	16.06	$6\frac{1}{2}$	
$6\frac{3}{4}$	615 1562	846 1528	16.62		644 5400	846 0837	16.61	$6\frac{3}{4}$	
$6\frac{5}{8}$	2.705 3598	$\bar{2}.861$ 1947	17.17		2.735 7571	$\bar{2}.861$ 1368	17.16	$6\frac{5}{8}$	
$6\frac{3}{2}$	795 3533	875 7575	17.72		826 7618	875 7089	17.71	$6\frac{3}{2}$	
$6\frac{7}{8}$	885 1378	889 8679	18.27		917 5551	889 8271	18.26	$6\frac{7}{8}$	
7	974 7142	903 5506	18.83		3.008 1380	903 5164	18.82	7	
$7\frac{1}{8}$	3.064 0835	$\bar{2}.916$ 8288	19.39		3.098 5115	$\bar{2}.916$ 8002	19.38	$7\frac{1}{8}$	
$7\frac{1}{4}$	153 2467	929 7242	19.95		188 6764	929 7003	19.94	$7\frac{1}{4}$	
$7\frac{1}{2}$	242 2046	942 2568	20.51		278 6339	942 2368	20.51	$7\frac{1}{2}$	
$7\frac{3}{4}$	330 9583	954 4452	21.08		368 3848	954 4285	21.07	$7\frac{3}{4}$	
$7\frac{5}{8}$	3.419 5087	$\bar{2}.966$ 3071	21.64		3.457 9301	$\bar{2}.966$ 2931	21.64	$7\frac{5}{8}$	
$7\frac{3}{2}$	507 8566	977 8585	22.21		547 2707	977 8468	22.21	$7\frac{3}{2}$	
$7\frac{7}{8}$	596 0031	989 1147	22.78		636 4076	989 1050	22.78	$7\frac{7}{8}$	
8	683 9490	$\bar{1}.000$ 0900	...		725 3417	$\bar{1}.000$ 0817	...	8	

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

91 Years				92 Years			
100 <i>i</i>	log (1 + <i>i</i>) ⁹¹	log $\frac{1}{a_{91}}$	Factor	log (1 + <i>i</i>) ⁹²	log $\frac{1}{a_{92}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.197 1116	$\bar{2}.136$ 8767	5.67	0.199 2777	$\bar{2}.133$ 1312	5.62	$\frac{1}{2}$
1	393 2450	225 0072	5.99	397 5664	222 0981	5.94	1
$1\frac{1}{8}$	0.442 1266	$\bar{2}.245$ 8587	6.13	0.446 9852	$\bar{2}.243$ 1341	6.08	$1\frac{1}{8}$
$1\frac{1}{4}$	490 9479	266 2496	6.27	496 3429	263 7003	6.22	$1\frac{1}{4}$
$1\frac{3}{8}$	539 7089	286 1867	6.41	545 6398	283 8036	6.36	$1\frac{3}{8}$
$1\frac{1}{2}$	588 4098	305 6771	6.56	594 8759	303 4514	6.51	$1\frac{1}{2}$
$1\frac{5}{8}$	0.637 0508	$\bar{2}.324$ 7280	6.71	0.644 0514	$\bar{2}.322$ 6512	6.66	$1\frac{5}{8}$
$1\frac{3}{4}$	685 6320	343 3475	6.87	693 1664	341 4112	6.82	$1\frac{3}{4}$
$1\frac{7}{8}$	734 1536	361 5434	7.03	742 2212	359 7395	6.98	$1\frac{7}{8}$
2	782 6156	379 3239	7.19	791 2158	377 6448	7.15	2
$2\frac{1}{8}$	0.831 0183	$\bar{2}.396$ 6974	7.36	0.840 1504	$\bar{2}.395$ 1359	7.32	$2\frac{1}{8}$
$2\frac{1}{4}$	879 3618	413 6726	7.54	889 0251	412 2214	7.49	$2\frac{1}{4}$
$2\frac{3}{8}$	927 6462	430 2582	7.71	937 8402	428 9107	7.67	$2\frac{3}{8}$
$2\frac{1}{2}$	975 8718	446 4631	7.89	986 5956	445 2127	7.85	$2\frac{1}{2}$
$2\frac{5}{8}$	1.024 0385	$\bar{2}.462$ 2962	8.08	1.035 2916	$\bar{2}.461$ 1368	8.04	$2\frac{5}{8}$
$2\frac{3}{4}$	072 1466	477 7664	8.27	083 9284	476 6923	8.23	$2\frac{3}{4}$
$2\frac{7}{8}$	120 1962	492 8830	8.46	132 5060	491 8883	8.42	$2\frac{7}{8}$
3	168 1874	507 6546	8.66	181 0247	506 7342	8.62	3
$3\frac{1}{8}$	1.216 1205	$\bar{2}.522$ 0904	8.86	1.229 4845	$\bar{2}.521$ 2393	8.82	$3\frac{1}{8}$
$3\frac{1}{4}$	263 9955	536 1993	9.06	277 8855	535 4128	9.02	$3\frac{1}{4}$
$3\frac{3}{8}$	311 8126	549 9900	9.27	326 2281	549 2635	9.23	$3\frac{3}{8}$
$3\frac{1}{2}$	359 5718	563 4714	9.48	374 5122	562 8009	9.45	$3\frac{1}{2}$
$3\frac{5}{8}$	1.407 2735	$\bar{2}.576$ 6523	9.70	1.422 7380	$\bar{2}.576$ 0337	9.66	$3\frac{5}{8}$
$3\frac{3}{4}$	454 9176	589 5408	9.92	470 9057	588 9705	9.88	$3\frac{3}{4}$
$3\frac{7}{8}$	502 5043	602 1455	10.13	519 0154	601 6200	10.10	$3\frac{7}{8}$
4	550 0339	614 4748	10.36	567 0672	613 9908	10.33	4
$4\frac{1}{8}$	1.597 5063	$\bar{2}.626$ 5367	10.59	1.615 0613	$\bar{2}.626$ 0910	10.56	$4\frac{1}{8}$
$4\frac{1}{4}$	644 9218	638 3391	10.82	662 9979	637 9289	10.79	$4\frac{1}{4}$
$4\frac{3}{8}$	692 2805	649 8895	11.06	710 8769	649 5124	11.03	$4\frac{3}{8}$
$4\frac{1}{2}$	739 5824	661 1959	11.29	758 6987	660 8491	11.26	$4\frac{1}{2}$
$4\frac{5}{8}$	1.786 8279	$\bar{2}.672$ 2654	11.53	1.806 4633	$\bar{2}.671$ 9466	11.50	$4\frac{5}{8}$
$4\frac{3}{4}$	834 0169	683 1052	11.77	854 1709	682 8124	11.75	$4\frac{3}{4}$
$4\frac{7}{8}$	881 1496	693 7225	12.02	901 8216	693 4536	11.99	$4\frac{7}{8}$
5	928 2262	704 1239	12.26	949 4155	703 8770	12.24	5
$5\frac{1}{8}$	1.975 2468	$\bar{2}.714$ 3160	12.51	1.996 9528	$\bar{2}.714$ 0896	12.49	$5\frac{1}{8}$
$5\frac{1}{4}$	2.022 2115	724 3055	12.76	2.044 4336	724 0977	12.74	$5\frac{1}{4}$
$5\frac{3}{8}$	069 1205	734 0983	13.02	091 8581	733 9077	13.00	$5\frac{3}{8}$
$5\frac{1}{2}$	115 9738	743 7006	13.27	139 2263	743 5259	13.25	$5\frac{1}{2}$
$5\frac{5}{8}$	2.162 7717	$\bar{2}.753$ 1184	13.53	2.186 5384	$\bar{2}.752$ 9582	13.51	$5\frac{5}{8}$
$5\frac{3}{4}$	209 5142	762 3570	13.79	233 7946	762 2104	13.77	$5\frac{3}{4}$
$5\frac{7}{8}$	256 2015	771 4222	14.05	280 9949	771 2879	14.03	$5\frac{7}{8}$
6	302 8337	780 3191	14.44	328 1396	780 1962	14.43	6
$6\frac{1}{8}$	2.395 9334	$\bar{2}.797$ 6288	14.97	2.422 2624	$\bar{2}.797$ 5257	14.96	$6\frac{1}{8}$
$6\frac{1}{4}$	488 8143	814 3248	15.51	516 1639	814 2386	15.50	$6\frac{1}{4}$
$6\frac{3}{8}$	581 4774	830 4437	16.05	609 8453	830 3715	16.04	$6\frac{3}{8}$
$6\frac{1}{2}$	673 9238	846 0192	16.60	703 3075	845 9588	16.59	$6\frac{1}{2}$
$7\frac{1}{8}$	2.766 1544	$\bar{2}.861$ 0827	17.15	2.796 5517	$\bar{2}.861$ 0324	17.14	$7\frac{1}{8}$
$7\frac{1}{4}$	858 1703	875 6637	17.70	889 5787	875 6217	17.69	$7\frac{1}{4}$
$7\frac{3}{8}$	949 9724	889 7893	18.25	982 3896	889 7542	18.25	$7\frac{3}{8}$
$7\frac{1}{2}$	3.041 5618	903 4849	18.81	3.074 9855	903 4556	18.81	$7\frac{1}{2}$
$8\frac{1}{8}$	3.132 9394	$\bar{2}.916$ 7738	19.37	3.167 3673	$\bar{2}.916$ 7494	19.37	$8\frac{1}{8}$
$8\frac{1}{4}$	224 1062	929 6782	19.94	259 5359	929 6579	19.93	$8\frac{1}{4}$
$8\frac{3}{8}$	315 0632	942 2183	20.50	351 4924	942 2014	20.50	$8\frac{3}{8}$
$8\frac{1}{2}$	405 8113	954 4131	21.07	443 2378	954 3991	21.06	$8\frac{1}{2}$
$9\frac{1}{8}$	3.496 3515	$\bar{2}.966$ 2803	21.63	3.534 7730	$\bar{2}.966$ 2685	21.63	$9\frac{1}{8}$
$9\frac{1}{4}$	586 6848	977 8361	22.20	626 0990	977 8264	22.20	$9\frac{1}{4}$
$9\frac{3}{8}$	676 8121	989 0961	22.77	717 2167	989 0879	22.77	$9\frac{3}{8}$
$9\frac{1}{2}$	766 7344	$\bar{1}.000$ 0743	...	808 1270	$\bar{1}.000$ 0676	...	$9\frac{1}{2}$
10							10

93 Years					94 Years				
100 <i>i</i>	$\log(1+i)^{93}$	$\log \frac{1}{a_{93}}$	Factor		$\log(1+i)^{94}$	$\log \frac{1}{a_{94}}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0.201 4437	$\bar{2}.129$ 4361	5.57		0.203 6098	$\bar{2}.125$ 7904	5.52	$\frac{1}{2}$	
1	401 8878	219 2368	5.89		406 2091	216 4222	5.84	1	
$1\frac{1}{8}$	0.451 8437	$\bar{2}.240$ 4566	6.03		0.456 7023	$\bar{2}.237$ 8250	5.98	$1\frac{1}{8}$	
$1\frac{1}{4}$	501 7380	261 1972	6.17		507 1330	258 7390	6.12	$1\frac{1}{4}$	
$1\frac{3}{8}$	551 5706	281 4656	6.31		557 5015	279 1716	6.26	$1\frac{3}{8}$	
$1\frac{1}{2}$	601 3419	301 2697	6.46		607 8080	299 1308	6.41	$1\frac{1}{2}$	
$1\frac{5}{8}$	0.651 0519	$\bar{2}.320$ 6172	6.61		0.658 0525	$\bar{2}.318$ 6248	6.57	$1\frac{5}{8}$	
$1\frac{3}{4}$	700 7009	339 5165	6.77		708 2353	337 6623	6.72	$1\frac{3}{4}$	
$1\frac{7}{8}$	750 2888	357 9761	6.93		758 3564	356 2521	6.89	$1\frac{7}{8}$	
2	799 8160	376 0050	7.10		808 4161	374 4034	7.05	2	
$2\frac{1}{8}$	0.849 2825	$\bar{2}.393$ 6123	7.27		0.858 4145	$\bar{2}.392$ 1254	7.22	$2\frac{1}{8}$	
$2\frac{1}{4}$	898 6885	410 8069	7.44		908 3518	409 4279	7.40	$2\frac{1}{4}$	
$2\frac{3}{8}$	948 0341	427 5985	7.62		958 2280	426 3205	7.58	$2\frac{3}{8}$	
$2\frac{1}{2}$	997 3195	443 9964	7.81		1.008 0433	442 8129	7.76	$2\frac{1}{2}$	
$2\frac{5}{8}$	1.046 5448	$\bar{2}.460$ 0101	7.99		1.057 7980	$\bar{2}.458$ 9150	7.95	$2\frac{5}{8}$	
$2\frac{3}{4}$	095 7102	475 6494	8.18		107 4921	474 6368	8.14	$2\frac{3}{4}$	
$2\frac{7}{8}$	144 8159	490 9236	8.38		157 1257	489 9880	8.34	$2\frac{7}{8}$	
3	193 8619	505 8425	8.58		206 6991	504 9785	8.54	3	
$3\frac{1}{8}$	1.242 8484	$\bar{2}.520$ 4156	8.78		1.256 2124	$\bar{2}.519$ 6184	8.74	$3\frac{1}{8}$	
$3\frac{1}{4}$	291 7756	534 6523	8.99		305 6657	533 9171	8.95	$3\frac{1}{4}$	
$3\frac{3}{8}$	340 6436	548 5621	9.20		355 0591	547 8844	9.16	$3\frac{3}{8}$	
$3\frac{1}{2}$	389 4525	562 1541	9.41		404 3929	561 5300	9.38	$3\frac{1}{2}$	
$3\frac{5}{8}$	1.438 2026	$\bar{2}.575$ 4375	9.63		1.453 6671	$\bar{2}.574$ 8630	9.59	$3\frac{5}{8}$	
$3\frac{3}{4}$	486 8938	588 4214	9.85		502 8819	587 8929	9.82	$3\frac{3}{4}$	
$3\frac{7}{8}$	535 5264	601 1146	10.07		552 0375	600 6286	10.04	$3\frac{7}{8}$	
4	584 1006	613 5258	10.30		601 1339	613 0791	10.27	4	
$4\frac{1}{8}$	1.632 6163	$\bar{2}.625$ 6634	10.53		1.650 1714	$\bar{2}.625$ 2532	10.50	$4\frac{1}{8}$	
$4\frac{1}{4}$	681 0739	637 5358	10.76		699 1500	637 1592	10.73	$4\frac{1}{4}$	
$4\frac{3}{8}$	729 4734	649 1513	11.00		748 0699	648 8056	10.97	$4\frac{3}{8}$	
$4\frac{1}{2}$	777 8150	660 5174	11.24		796 9313	660 2004	11.21	$4\frac{1}{2}$	
$4\frac{5}{8}$	1.826 0988	$\bar{2}.671$ 6422	11.48		1.845 7343	$\bar{2}.671$ 3514	11.45	$4\frac{5}{8}$	
$4\frac{3}{4}$	874 3249	682 5331	11.72		894 4790	682 2666	11.70	$4\frac{3}{4}$	
$4\frac{7}{8}$	922 4936	693 1974	11.97		943 1655	692 9532	11.94	$4\frac{7}{8}$	
5	970 6048	703 6421	12.22		991 7941	703 4185	12.19	5	
$5\frac{1}{8}$	2.018 6588	$\bar{2}.713$ 8743	12.47		2.040 3648	$\bar{2}.713$ 6695	12.45	$5\frac{1}{8}$	
$5\frac{1}{4}$	066 6557	723 9004	12.72		088 8778	723 7131	12.70	$5\frac{1}{4}$	
$5\frac{3}{8}$	114 5956	733 7271	12.98		137 3332	733 5557	12.96	$5\frac{3}{8}$	
$5\frac{1}{2}$	162 4787	743 3605	13.23		185 7312	743 2036	13.21	$5\frac{1}{2}$	
$5\frac{5}{8}$	2.210 3051	$\bar{2}.752$ 8068	13.49		2.234 0719	$\bar{2}.752$ 6634	13.47	$5\frac{5}{8}$	
$5\frac{3}{4}$	258 0750	762 0718	13.75		282 3553	761 9408	13.74	$5\frac{3}{4}$	
$5\frac{7}{8}$	305 7884	771 1611	14.02		330 5818	771 0412	14.00	$5\frac{7}{8}$	
6	353 4455	780 0801	14.41		378 7513	779 9708	14.40	6	
$6\frac{1}{8}$	2.448 5913	$\bar{2}.797$ 4287	14.94		2.474 9202	$\bar{2}.797$ 3375	14.93	$6\frac{1}{8}$	
$6\frac{1}{4}$	543 5135	814 1575	15.48		570 8631	814 0816	15.47	$6\frac{1}{4}$	
$6\frac{3}{8}$	638 2132	830 3039	16.03		666 5811	830 2406	16.02	$6\frac{3}{8}$	
$6\frac{1}{2}$	732 6913	845 9025	16.58		762 0751	845 8498	16.57	$6\frac{1}{2}$	
$6\frac{5}{8}$	2.826 9490	$\bar{2}.860$ 9854	17.13		2.857 3463	$\bar{2}.860$ 9416	17.12	$6\frac{5}{8}$	
$6\frac{3}{4}$	920 9872	875 5825	17.68		952 3956	875 5462	17.67	$6\frac{3}{4}$	
$6\frac{7}{8}$	3.014 8069	889 7216	18.24		3.047 2242	889 6914	18.23	$6\frac{7}{8}$	
7	108 4093	903 4285	18.80		141 8330	903 4034	18.79	7	
$7\frac{1}{8}$	2.448 5913	$\bar{2}.797$ 4287	14.94		2.474 9202	$\bar{2}.797$ 3375	14.93	$7\frac{1}{8}$	
$7\frac{1}{4}$	543 5135	814 1575	15.48		570 8631	814 0816	15.47	$7\frac{1}{4}$	
$7\frac{3}{8}$	638 2132	830 3039	16.03		666 5811	830 2406	16.02	$7\frac{3}{8}$	
$7\frac{1}{2}$	732 6913	845 9025	16.58		762 0751	845 8498	16.57	$7\frac{1}{2}$	
$7\frac{5}{8}$	2.826 9490	$\bar{2}.860$ 9854	17.13		2.857 3463	$\bar{2}.860$ 9416	17.12	$7\frac{5}{8}$	
$7\frac{3}{4}$	920 9872	875 5825	17.68		952 3956	875 5462	17.67	$7\frac{3}{4}$	
$7\frac{7}{8}$	3.014 8069	889 7216	18.24		3.047 2242	889 6914	18.23	$7\frac{7}{8}$	
8	108 4093	903 4285	18.80		141 8330	903 4034	18.79	8	
$8\frac{1}{8}$	3.201 7952	$\bar{2}.916$ 7269	19.36		3.236 2231	$\bar{2}.916$ 7061	19.36	$8\frac{1}{8}$	
$8\frac{1}{4}$	294 9657	929 6392	19.93		330 3954	929 6219	19.92	$8\frac{1}{4}$	
$8\frac{3}{8}$	387 9217	942 1859	20.49		424 3510	942 1716	20.49	$8\frac{3}{8}$	
$8\frac{1}{2}$	480 6643	954 3861	21.06		518 0908	954 3742	21.05	$8\frac{1}{2}$	
$8\frac{5}{8}$	3.573 1944	$\bar{2}.966$ 2578	21.63		3.611 6159	$\bar{2}.966$ 2480	21.62	$8\frac{5}{8}$	
$8\frac{3}{4}$	665 5131	977 8174	22.20		704 9272	977 8093	22.19	$8\frac{3}{4}$	
$8\frac{7}{8}$	757 6212	989 0805	22.77		798 0257	989 0738	22.76	$8\frac{7}{8}$	
9	849 5197	1.000 0614	...		890 9124	1.000 0558	...	9	

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

95 Years				96 Years			
100 <i>i</i>	$\log(1+i)^{95}$	$\log \frac{1}{a_{95}}$	Factor	$\log(1+i)^{96}$	$\log \frac{1}{a_{96}}$	Factor	100 <i>i</i>
$\frac{1}{2}$	0.205 7759	$\bar{2}.122$ 1929	5.47	0.207 9419	$\bar{2}.118$ 6427	5.42	$\frac{1}{2}$
1	410 5305	213 6535	5.79	414 8519	210 9293	5.74	1
$1\frac{1}{8}$	0.461 5608	$\bar{2}.235$ 2382	5.93	0.466 4193	$\bar{2}.232$ 6918	5.88	$1\frac{1}{8}$
$1\frac{1}{4}$	512 5280	256 3246	6.07	517 9231	253 9533	6.02	$1\frac{1}{4}$
$1\frac{3}{8}$	563 4324	276 9204	6.21	569 3633	274 7112	6.17	$1\frac{3}{8}$
$1\frac{1}{2}$	614 2740	297 0339	6.36	620 7401	294 9778	6.32	$1\frac{1}{2}$
$1\frac{5}{8}$	0.665 0531	$\bar{2}.316$ 6734	6.52	0.672 0536	$\bar{2}.314$ 7615	6.47	$1\frac{5}{8}$
$1\frac{3}{4}$	715 7697	335 8477	6.68	723 3041	334 0718	6.63	$1\frac{3}{4}$
$1\frac{7}{8}$	766 4241	354 5666	6.84	774 4917	352 9182	6.80	$1\frac{7}{8}$
2	817 0163	372 8388	7.01	825 6165	371 3104	6.96	2
$2\frac{1}{8}$	0.867 5466	$\bar{2}.390$ 6746	7.18	0.876 6787	$\bar{2}.389$ 2585	7.14	$2\frac{1}{8}$
$2\frac{1}{4}$	918 0151	408 0836	7.36	927 6784	406 7728	7.31	$2\frac{1}{4}$
$2\frac{3}{8}$	968 4219	425 0758	7.54	978 6158	423 8635	7.50	$2\frac{3}{8}$
$2\frac{1}{2}$	1.018 7672	441 6615	7.72	1.029 4911	440 5410	7.68	$2\frac{1}{2}$
$2\frac{5}{8}$	1.069 0512	$\bar{2}.457$ 8506	7.91	1.080 3043	$\bar{2}.456$ 8159	7.87	$2\frac{5}{8}$
$2\frac{3}{4}$	119 2739	473 6535	8.10	131 0557	472 6987	8.06	$2\frac{3}{4}$
$2\frac{7}{8}$	169 4356	489 0804	8.30	181 7454	488 2000	8.26	$2\frac{7}{8}$
3	219 5363	504 1414	8.50	232 3736	503 3302	8.46	3
$3\frac{1}{8}$	1.269 5764	$\bar{2}.518$ 8467	8.70	1.282 9403	$\bar{2}.518$ 0997	8.67	$3\frac{1}{8}$
$3\frac{1}{4}$	319 5557	533 2063	8.91	333 4458	532 5189	8.88	$3\frac{1}{4}$
$3\frac{3}{8}$	369 4746	547 2301	9.13	383 8902	546 5979	9.09	$3\frac{3}{8}$
$3\frac{1}{2}$	419 3332	560 9279	9.34	434 2736	560 3469	9.31	$3\frac{1}{2}$
$3\frac{5}{8}$	1.469 1316	$\bar{2}.574$ 3094	9.56	1.484 5962	$\bar{2}.573$ 7757	9.53	$3\frac{5}{8}$
$3\frac{3}{4}$	518 8700	587 3841	9.78	534 8581	586 8942	9.75	$3\frac{3}{4}$
$3\frac{7}{8}$	568 5485	600 1613	10.01	585 0595	599 7118	9.98	$3\frac{7}{8}$
4	618 1672	612 6501	10.24	635 2006	612 2380	10.21	4
$4\frac{1}{8}$	1.667 7264	$\bar{2}.624$ 8595	10.47	1.685 2814	$\bar{2}.624$ 4818	10.44	$4\frac{1}{8}$
$4\frac{1}{4}$	717 2260	636 7981	10.71	735 3021	636 4521	10.68	$4\frac{1}{4}$
$4\frac{3}{8}$	766 6664	648 4746	10.94	785 2629	648 1578	10.92	$4\frac{3}{8}$
$4\frac{1}{2}$	816 0476	659 8971	11.18	835 1639	659 6071	11.16	$4\frac{1}{2}$
$4\frac{5}{8}$	1.865 3697	$\bar{2}.671$ 0738	11.43	1.885 0052	$\bar{2}.670$ 8084	11.40	$4\frac{5}{8}$
$4\frac{3}{4}$	914 6330	682 0123	11.67	934 7870	681 7697	11.65	$4\frac{3}{4}$
$4\frac{7}{8}$	963 8375	692 7205	11.92	984 5095	692 4988	11.90	$4\frac{7}{8}$
5	2.012 9834	703 2056	12.17	2.034 1727	703 0030	12.15	5
$5\frac{1}{8}$	2.062 0708	$\bar{2}.713$ 4748	12.43	2.083 7768	$\bar{2}.713$ 2897	12.41	$5\frac{1}{8}$
$5\frac{1}{4}$	111 0999	723 5351	12.68	133 3220	723 3661	12.66	$5\frac{1}{4}$
$5\frac{3}{8}$	160 0708	733 3930	12.94	182 8084	733 2387	12.92	$5\frac{3}{8}$
$5\frac{1}{2}$	208 9837	743 0552	13.20	232 2361	742 9144	13.18	$5\frac{1}{2}$
$5\frac{5}{8}$	2.257 8386	$\bar{2}.752$ 5277	13.46	2.281 6053	$\bar{2}.752$ 3993	13.44	$5\frac{5}{8}$
$5\frac{3}{4}$	306 6357	761 8168	13.72	330 9161	761 6997	13.70	$5\frac{3}{4}$
$5\frac{7}{8}$	355 3752	770 9281	13.98	380 1686	770 8214	13.97	$5\frac{7}{8}$
6	404 0572	779 8675	14.38	429 3631	779 7702	14.37	6
$6\frac{1}{4}$	2.501 2492	$\bar{2}.797$ 2516	14.92	2.527 5781	$\bar{2}.797$ 1708	14.91	$6\frac{1}{4}$
$6\frac{1}{2}$	598 2127	814 0102	15.46	625 5623	813 9432	15.45	$6\frac{1}{2}$
$6\frac{3}{4}$	694 9490	830 1813	16.01	723 3168	830 1257	16.00	$6\frac{3}{4}$
7	791 4589	845 8006	16.56	820 8427	845 7546	16.55	7
$7\frac{1}{4}$	2.887 7436	$\bar{2}.860$ 9008	17.11	2.918 1409	$\bar{2}.860$ 8627	17.10	$7\frac{1}{4}$
$7\frac{1}{2}$	983 8041	875 5123	17.67	3.015 2126	875 4808	17.66	$7\frac{1}{2}$
$7\frac{3}{4}$	3.079 6415	889 6634	18.23	112 0588	889 6374	18.22	$7\frac{3}{4}$
8	175 2568	903 3802	18.79	208 6805	903 3586	18.78	8
$8\frac{1}{4}$	3.270 6510	$\bar{2}.916$ 6869	19.35	3.305 0789	$\bar{2}.916$ 6691	19.35	$8\frac{1}{4}$
$8\frac{1}{2}$	365 8251	929 6060	19.92	401 2549	929 5914	19.91	$8\frac{1}{2}$
$8\frac{3}{4}$	460 7802	942 1584	20.48	497 2095	942 1463	20.48	$8\frac{3}{4}$
9	555 5173	954 3634	21.05	592 9438	954 3534	21.05	9
$9\frac{1}{4}$	3.650 0373	$\bar{2}.966$ 2390	21.62	3.688 4588	$\bar{2}.966$ 2307	21.62	$9\frac{1}{4}$
$9\frac{1}{2}$	744 3413	977 8019	22.19	783 7554	977 7951	22.19	$9\frac{1}{2}$
$9\frac{3}{4}$	838 4302	989 0676	22.76	878 8348	989 0620	22.76	$9\frac{3}{4}$
10	932 3051	$\bar{1}.000$ 0508	...	973 6978	$\bar{1}.000$ 0461	...	10

97 Years					98 Years				
100 <i>i</i>	$\log(1+i)^{97}$	$\log \frac{1}{a_{97}}$	Factor		$\log(1+i)^{98}$	$\log \frac{1}{a_{98}}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0.210 1080	$\bar{2}.115$ 1386	5.37		0.212 2741	$\bar{2}.111$ 6799	5.32	$\frac{1}{2}$	
1	419 1733	208 2489	5.70		423 4946	205 6112	5.65	1	
$1\frac{1}{8}$	0.471 2779	$\bar{2}.230$ 1952	5.83		0.476 1364	$\bar{2}.227$ 7371	5.79	$1\frac{1}{8}$	
$1\frac{1}{4}$	523 3181	251 6238	5.98		528 7131	249 3354	5.93	$1\frac{1}{4}$	
$1\frac{1}{3}$	575 2941	272 5430	6.12		581 2250	270 4147	6.08	$1\frac{1}{3}$	
$1\frac{1}{2}$	627 2061	292 9614	6.27		633 6721	290 9841	6.23	$1\frac{1}{2}$	
$1\frac{5}{8}$	0.679 0542	$\bar{2}.312$ 8883	6.43		0.686 0547	$\bar{2}.311$ 0532	6.38	$1\frac{5}{8}$	
$1\frac{3}{4}$	730 8385	332 3334	6.59		738 3730	330 6319	6.55	$1\frac{3}{4}$	
$1\frac{7}{8}$	782 5593	351 3063	6.75		790 6269	349 7298	6.71	$1\frac{7}{8}$	
2	834 2167	369 8172	6.92		842 8168	368 3582	6.88	2	
$2\frac{1}{8}$	0.885 8107	$\bar{2}.387$ 8763	7.09		0.894 9428	$\bar{2}.386$ 5273	7.05	$2\frac{1}{8}$	
$2\frac{1}{4}$	937 3417	405 4946	7.27		947 0050	404 2483	7.23	$2\frac{1}{4}$	
$2\frac{3}{8}$	988 8097	422 6824	7.45		999 0037	421 5320	7.42	$2\frac{3}{8}$	
$2\frac{1}{2}$	1.040 2149	439 4507	7.64		1.050 9388	438 3895	7.60	$2\frac{1}{2}$	
$2\frac{5}{8}$	1.091 5575	$\bar{2}.455$ 8100	7.83		1.102 8107	$\bar{2}.454$ 8322	7.79	$2\frac{5}{8}$	
$2\frac{3}{4}$	142 8376	471 7715	8.03		154 6194	470 8710	7.99	$2\frac{3}{4}$	
$2\frac{7}{8}$	194 0553	487 3459	8.22		206 3651	486 5173	8.19	$2\frac{7}{8}$	
3	245 2108	502 5440	8.43		258 0480	501 7822	8.39	3	
$3\frac{1}{8}$	1.296 3043	$\bar{2}.517$ 3766	8.63		1.309 6682	$\bar{2}.516$ 6765	8.60	$3\frac{1}{8}$	
$3\frac{1}{4}$	347 3358	531 8541	8.84		361 2259	531 2114	8.81	$3\frac{1}{4}$	
$3\frac{3}{8}$	398 3057	545 9873	9.06		412 7212	545 3976	9.03	$3\frac{3}{8}$	
$3\frac{1}{2}$	449 2139	559 7864	9.28		464 1543	559 2454	9.25	$3\frac{1}{2}$	
$3\frac{5}{8}$	1.500 0607	$\bar{2}.573$ 2615	9.50		1.515 5253	$\bar{2}.572$ 7657	9.47	$3\frac{5}{8}$	
$3\frac{3}{4}$	550 8462	586 4226	9.72		566 8343	585 9686	9.69	$3\frac{3}{4}$	
$3\frac{7}{8}$	601 5706	599 2796	9.95		618 0816	598 8640	9.92	$3\frac{7}{8}$	
4	652 2339	611 8421	10.18		669 2673	611 4618	10.15	4	
$4\frac{1}{8}$	1.702 8364	$\bar{2}.624$ 1193	10.42		1.720 3914	$\bar{2}.623$ 7715	10.39	$4\frac{1}{8}$	
$4\frac{1}{4}$	753 3782	636 1204	10.65		771 4542	635 8026	10.63	$4\frac{1}{4}$	
$4\frac{3}{8}$	803 8594	647 8544	10.89		822 4559	647 5640	10.87	$4\frac{3}{8}$	
$4\frac{1}{2}$	854 2802	659 3298	11.14		873 3965	659 0646	11.11	$4\frac{1}{2}$	
$4\frac{5}{8}$	1.904 6407	$\bar{2}.670$ 5551	11.38		1.924 2762	$\bar{2}.670$ 3130	11.36	$4\frac{5}{8}$	
$4\frac{3}{4}$	954 9411	681 5383	11.63		975 0951	681 3174	11.61	$4\frac{3}{4}$	
$4\frac{7}{8}$	2.005 1815	692 2874	11.88		2.025 8534	692 0860	11.86	$4\frac{7}{8}$	
5	055 3620	702 8101	12.13		076 5513	702 6264	12.11	5	
$5\frac{1}{8}$	2.105 4829	$\bar{2}.713$ 1137	12.39		2.127 1889	$\bar{2}.712$ 9464	12.37	$5\frac{1}{8}$	
$5\frac{1}{4}$	155 5441	723 2055	12.64		177 7662	723 0531	12.63	$5\frac{1}{4}$	
$5\frac{3}{8}$	205 5460	733 0924	12.90		228 2836	732 9536	12.89	$5\frac{3}{8}$	
$5\frac{1}{2}$	255 4886	742 7810	13.16		278 7410	742 6545	13.15	$5\frac{1}{2}$	
$5\frac{5}{8}$	2.305 3720	$\bar{2}.752$ 2777	13.42		2.329 1388	$\bar{2}.752$ 1627	13.41	$5\frac{5}{8}$	
$5\frac{3}{4}$	355 1965	761 5889	13.69		379 4768	761 4842	13.67	$5\frac{3}{4}$	
$5\frac{7}{8}$	404 9621	770 7206	13.95		429 7555	770 6254	13.94	$5\frac{7}{8}$	
6	454 6689	779 6784	14.35		479 9748	779 5918	14.34	6	
$6\frac{1}{8}$	2.553 9071	$\bar{2}.797$ 0948	14.89		2.580 2360	$\bar{2}.797$ 0232	14.88	$6\frac{1}{8}$	
$6\frac{1}{4}$	652 9120	813 8802	15.44		680 2616	813 8212	15.43	$6\frac{1}{4}$	
$6\frac{3}{8}$	751 6847	830 0737	15.99		780 0526	830 0250	15.98	$6\frac{3}{8}$	
7	850 2264	845 7115	16.54		879 6102	845 6714	16.53	7	
$7\frac{1}{8}$	2.948 5382	$\bar{2}.860$ 8272	17.09		2.978 9355	$\bar{2}.860$ 7941	17.09	$7\frac{1}{8}$	
$7\frac{1}{4}$	3.046 6210	875 4516	17.65		3.078 0295	875 4243	17.65	$7\frac{1}{4}$	
$7\frac{3}{8}$	144 4760	889 6132	18.21		176 8933	889 5908	18.21	$7\frac{3}{8}$	
8	242 1043	903 3387	18.78		275 5280	903 3204	18.77	8	
$8\frac{1}{8}$	3.339 5068	$\bar{2}.916$ 6527	19.34		3.373 9347	$\bar{2}.916$ 6376	19.34	$8\frac{1}{8}$	
$8\frac{1}{4}$	436 6846	929 5779	19.91		472 1143	929 5654	19.91	$8\frac{1}{4}$	
$8\frac{3}{8}$	533 6388	942 1351	20.48		570 0680	942 1249	20.47	$8\frac{3}{8}$	
9	630 3703	954 3443	21.05		667 7968	954 3358	21.04	9	
$9\frac{1}{8}$	3.726 8802	$\bar{2}.966$ 2232	21.62		3.765 3017	$\bar{2}.966$ 2163	21.61	$9\frac{1}{8}$	
$9\frac{1}{4}$	823 1696	977 7889	22.19		862 5837	977 7832	22.18	$9\frac{1}{4}$	
$9\frac{3}{8}$	919 2393	989 0569	22.76		959 6438	989 0523	22.76	$9\frac{3}{8}$	
10	4.015 0905	$\bar{1}.000$ 0419	...		4.056 4831	$\bar{1}.000$ 0381	...	10	

For explanation see pp. (60-80).

COMPOUND INTEREST AND ANNUITIES

99 Years					100 Years				
100 <i>i</i>	$\log(1+i)^{99}$	$\log \frac{1}{a_{99}}$	Factor		$\log(1+i)^{100}$	$\log \frac{1}{a_{100}}$	Factor	100 <i>i</i>	
$\frac{1}{2}$	0.214 4401	$\bar{2}.108$ 2655	5.28		0.216 6062	$\bar{2}.104$ 8945	5.23	$\frac{1}{2}$	
1	427 8160	203 0153	5.60		432 1374	200 4604	5.56	1	
$1\frac{1}{8}$	0.480 9949	$\bar{2}.225$ 3198	5.74		0.485 8535	$\bar{2}.222$ 9426	5.70	$1\frac{1}{8}$	
$1\frac{1}{4}$	534 1082	247 0869	5.89		539 5032	244 8776	5.84	$1\frac{1}{4}$	
$1\frac{3}{8}$	587 1559	268 3254	6.03		593 0867	266 2742	5.99	$1\frac{3}{8}$	
$1\frac{1}{2}$	640 1382	289 0446	6.19		646 6042	287 1424	6.14	$1\frac{1}{2}$	
$1\frac{5}{8}$	0.693 0553	$\bar{2}.309$ 2547	6.34		0.700 0559	$\bar{2}.307$ 4923	6.30	$1\frac{5}{8}$	
$1\frac{3}{4}$	745 9074	328 9656	6.50		753 4418	327 3342	6.46	$1\frac{3}{4}$	
$1\frac{7}{8}$	798 6945	348 1880	6.67		806 7622	346 6798	6.63	$1\frac{7}{8}$	
2	851 4170	366 9325	6.84		860 0172	365 5393	6.80	2	
$2\frac{1}{8}$	0.904 0749	$\bar{2}.385$ 2104	7.01		0.913 2070	$\bar{2}.383$ 9246	6.97	$2\frac{1}{8}$	
$2\frac{1}{4}$	956 6684	403 0328	7.19		966 3317	401 8473	7.15	$2\frac{1}{4}$	
$2\frac{1}{2}$	1.009 1976	420 4111	7.38		1.019 3915	419 3190	7.34	$2\frac{1}{2}$	
$2\frac{3}{4}$	061 6627	437 3568	7.56		072 3865	436 3516	7.53	$2\frac{3}{4}$	
$2\frac{5}{8}$	1.114 0638	$\bar{2}.453$ 8813	7.76		1.125 3170	$\bar{2}.452$ 9569	7.72	$2\frac{5}{8}$	
$2\frac{3}{4}$	166 4012	469 9964	7.95		178 1831	469 1469	7.92	$2\frac{3}{4}$	
$2\frac{7}{8}$	218 6750	485 7134	8.15		230 9848	484 9333	8.12	$2\frac{7}{8}$	
3	270 8852	501 0437	8.36		283 7225	500 3280	8.33	3	
$3\frac{1}{8}$	1.323 0322	$\bar{2}.515$ 9987	8.57		1.336 3962	$\bar{2}.515$ 3425	8.53	$3\frac{1}{8}$	
$3\frac{1}{4}$	375 1160	530 5896	8.78		389 0060	529 9883	8.75	$3\frac{1}{4}$	
$3\frac{3}{8}$	427 1367	544 8277	9.00		441 5523	544 2770	8.97	$3\frac{3}{8}$	
$3\frac{1}{2}$	479 0946	558 7235	9.22		494 0350	558 2196	9.19	$3\frac{1}{2}$	
$3\frac{5}{8}$	1.530 9898	$\bar{2}.572$ 2878	9.44		1.546 4544	$\bar{2}.571$ 8271	9.41	$3\frac{5}{8}$	
$3\frac{3}{4}$	582 8224	585 5313	9.67		598 8105	585 1103	9.64	$3\frac{3}{4}$	
$3\frac{7}{8}$	634 5926	598 4642	9.90		651 1037	598 0796	9.87	$3\frac{7}{8}$	
4	686 3006	611 0964	10.13		703 3339	610 7453	10.10	4	
$4\frac{1}{8}$	1.737 9464	$\bar{2}.623$ 4377	10.36		1.755 5014	$\bar{2}.623$ 1174	10.34	$4\frac{1}{8}$	
$4\frac{1}{4}$	789 5303	635 4978	10.60		807 6064	635 2058	10.58	$4\frac{1}{4}$	
$4\frac{3}{8}$	841 0524	647 2859	10.85		859 6488	647 0196	10.82	$4\frac{3}{8}$	
$4\frac{1}{2}$	892 5127	658 8110	11.09		911 6290	658 5685	11.07	$4\frac{1}{2}$	
$4\frac{5}{8}$	1.943 9116	$\bar{2}.670$ 0817	11.34		1.963 5471	$\bar{2}.669$ 8608	11.32	$4\frac{5}{8}$	
$4\frac{3}{4}$	995 2491	681 1067	11.59		2.015 4032	680 9056	11.57	$4\frac{3}{4}$	
$4\frac{7}{8}$	2.046 5254	691 8940	11.84		067 1974	691 7111	11.82	$4\frac{7}{8}$	
5	097 7406	702 4516	12.09		118 9299	702 2852	12.08	5	
$5\frac{1}{8}$	2.148 8949	$\bar{2}.712$ 7873	12.35		2.170 6009	$\bar{2}.712$ 6360	12.33	$5\frac{1}{8}$	
$5\frac{1}{4}$	199 9883	722 9084	12.61		222 2105	722 7707	12.59	$5\frac{1}{4}$	
$5\frac{3}{8}$	251 0212	732 8219	12.87		273 7588	732 6969	12.85	$5\frac{3}{8}$	
$5\frac{1}{2}$	301 9935	742 5348	13.13		325 2460	742 4213	13.12	$5\frac{1}{2}$	
$5\frac{5}{8}$	2.352 9055	$\bar{2}.752$ 0538	13.40		2.376 6722	$\bar{2}.751$ 9507	13.38	$5\frac{5}{8}$	
$5\frac{3}{4}$	403 7572	761 3853	13.66		428 0376	761 2917	13.65	$5\frac{3}{4}$	
$5\frac{7}{8}$	454 5489	770 5355	13.93		479 3423	770 4505	13.92	$5\frac{7}{8}$	
6	505 2807	779 5101	14.33		530 5865	779 4331	14.32	6	
$6\frac{1}{8}$	2.606 5649	$\bar{2}.796$ 9559	14.87		2.632 8939	$\bar{2}.796$ 8925	14.86	$6\frac{1}{8}$	
$6\frac{1}{4}$	707 6112	813 7657	15.42		734 9608	813 7136	15.41	$6\frac{1}{4}$	
$6\frac{3}{8}$	808 4205	829 9794	15.97		836 7884	829 9366	15.96	$6\frac{3}{8}$	
$6\frac{1}{2}$	908 9940	845 6340	16.52		938 3778	845 5988	16.52	$6\frac{1}{2}$	
$7\frac{1}{4}$	3.009 3328	$\bar{2}.860$ 7633	17.08		3.039 7301	$\bar{2}.860$ 7345	17.08	$7\frac{1}{4}$	
$7\frac{1}{2}$	109 4380	875 3989	17.64		140 8464	875 3754	17.64	$7\frac{1}{2}$	
$7\frac{3}{4}$	209 3106	889 5700	18.20		241 7279	889 5507	18.20	$7\frac{3}{4}$	
8	308 9518	903 3033	18.77		342 3756	903 2874	18.76	8	
$8\frac{1}{4}$	3.408 3626	$\bar{2}.916$ 6236	19.33		3.442 7905	$\bar{2}.916$ 6106	19.33	$8\frac{1}{4}$	
$8\frac{1}{2}$	507 5441	929 5540	19.90		542 9738	929 5434	19.90	$8\frac{1}{2}$	
$8\frac{3}{4}$	606 4973	942 1155	20.47		642 9266	942 1069	20.47	$8\frac{3}{4}$	
9	705 2233	954 3281	21.04		742 6498	954 3211	21.04	9	
$9\frac{1}{4}$	3.803 7231	$\bar{2}.966$ 2100	21.61		3.842 1446	$\bar{2}.966$ 2042	21.61	$9\frac{1}{4}$	
$9\frac{1}{2}$	901 9978	977 7780	22.18		941 4119	977 7733	22.18	$9\frac{1}{2}$	
$9\frac{3}{4}$	4.000 0484	989 0480	22.75		4.040 4529	989 0442	22.75	$9\frac{3}{4}$	
10	097 8758	$\bar{1}.000$ 0347	...		139 2685	$\bar{1}.000$ 0315	...	10	

SIMPLE INTEREST

Days = D	log $\frac{D}{365}$	Days = D	log $\frac{D}{365}$	Days = D	log $\frac{D}{365}$	Days = D	log $\frac{D}{365}$
1	3.437 7071	51	1.145 2773	101	1.442 0285	151	1.616 6841
2	738 7371	52	153 7105	102	446 3073	152	619 5507
3	914 8284	53	161 9830	103	450 5444	153	622 3986
4	2.039 7671	54	170 1009	104	454 7405	154	625 2279
5	136 6771	55	178 0698	105	458 8964	155	628 0388
6	2.215 8584	56	1.185 8952	106	1.463 0130	156	1.630 8317
7	282 8052	57	193 5820	107	467 0909	157	633 6068
8	340 7971	58	201 1351	108	471 1309	158	636 3642
9	391 9496	59	208 5591	109	475 1336	159	639 1043
10	437 7071	60	215 8584	110	479 0998	160	641 8271
11	2.479 0998	61	1.223 0370	111	1.483 0301	161	1.644 5330
12	516 8884	62	230 0988	112	486 9252	162	647 2221
13	551 6505	63	237 0477	113	490 7856	163	649 8947
14	583 8352	64	243 8871	114	494 6120	164	652 5510
15	613 7984	65	250 6205	115	498 4050	165	655 1911
16	2.641 8271	66	1.257 2511	116	1.502 1651	166	1.657 8152
17	668 1561	67	263 7819	117	505 8930	167	660 4236
18	692 9796	68	270 2160	118	509 5891	168	663 0164
19	716 4607	69	276 5562	119	513 2541	169	665 5938
20	738 7371	70	282 8052	120	516 8884	170	668 1561
21	2.759 9264	71	1.288 9655	121	1.520 4925	171	1.670 7032
22	780 1298	72	295 0396	122	524 0670	172	673 2356
23	799 4350	73	301 0300	123	527 6122	173	675 7532
24	817 9184	74	306 9389	124	531 1288	174	678 2564
25	835 6471	75	312 7684	125	534 6171	175	680 7452
26	2.852 6805	76	1.318 5207	126	1.538 0777	176	1.683 2198
27	869 0709	77	324 1979	127	541 5109	177	685 6804
28	884 8652	78	329 8017	128	544 9171	178	688 1271
29	900 1051	79	335 3342	129	548 2968	179	690 5602
30	914 8284	80	340 7971	130	551 6505	180	692 9796
31	2.929 0688	81	1.346 1922	131	1.554 9784	181	1.695 3857
32	942 8571	82	351 5210	132	558 2811	182	697 7785
33	956 2211	83	356 7852	133	561 5588	183	700 1582
34	969 1861	84	361 9864	134	564 8119	184	702 5250
35	981 7752	85	367 1261	135	568 0409	185	704 8789
36	2.994 0096	86	1.372 2056	136	1.571 2460	186	1.707 2201
37	1.005 9089	87	377 2264	137	574 4277	187	709 5487
38	017 4907	88	382 1898	138	577 5862	188	711 8650
39	028 7717	89	387 0971	139	580 7219	189	714 1689
40	039 7671	90	391 9496	140	583 8352	190	716 4607
41	1.050 4910	91	1.396 7485	141	1.586 9262	191	1.718 7405
42	060 9564	92	401 4950	142	589 9955	192	721 0084
43	071 1756	93	406 1901	143	593 0432	193	723 2644
44	081 1598	94	410 8350	144	596 0696	194	725 5089
45	090 9196	95	415 4307	145	599 0751	195	727 7417
46	1.100 4650	96	1.419 9784	146	1.602 0600	196	1.729 9632
47	109 8050	97	424 4789	147	605 0245	197	732 1734
48	118 9484	98	428 9332	148	607 9689	198	734 3723
49	127 9032	99	433 3423	149	610 8934	199	736 5602
50	136 6771	100	437 7071	150	613 7984	200	738 7371

For explanation see p. (68).

LOGARITHMS FOR DAYS

Days = D	log $\frac{D}{365}$	Days = D	log $\frac{D}{365}$	Days = D	log $\frac{D}{365}$	Days = D	log $\frac{D}{365}$
201	$\bar{1}.740\ 9032$	251	$\bar{1}.837\ 3809$	301	$\bar{1}.916\ 2736$	351	$\bar{1}.983\ 0143$
202	743 0585	252	839 1077	302	917 7141	352	984 2498
203	745 2032	253	840 8277	303	919 1498	353	985 4818
204	747 3373	254	842 5409	304	920 5807	354	986 7104
205	749 4610	255	844 2473	305	922 0070	355	987 9355
206	$\bar{1}.751\ 5744$	256	$\bar{1}.845\ 9471$	306	$\bar{1}.923\ 4286$	356	$\bar{1}.989\ 1571$
207	753 6775	257	847 6403	307	924 8455	357	990 3754
208	755 7705	258	849 3268	308	926 2579	358	991 5902
209	757 8534	259	851 0069	309	927 6656	359	992 8016
210	759 9264	260	852 6805	310	929 0688	360	994 0096
211	$\bar{1}.761\ 9896$	261	$\bar{1}.854\ 3476$	311	$\bar{1}.930\ 4675$	361	$\bar{1}.995\ 2143$
212	764 0430	262	856 0084	312	931 8617	362	996 4157
213	766 0867	263	857 6629	313	933 2515	363	997 6138
214	768 1209	264	859 3111	314	934 6368	364	998 8085
215	770 1456	265	860 9530	315	936 0177	365	0.000 0000
216	$\bar{1}.772\ 1609$	266	$\bar{1}.862\ 5888$	316	$\bar{1}.937\ 3942$	MONTHS	
217	774 1669	267	864 2184	317	938 7664		
218	776 1636	268	865 8419	318	940 1343		
219	778 1513	269	867 4594	319	941 4978		
220	780 1298	270	869 0709	320	942 8571		
221	$\bar{1}.782\ 0994$	271	$\bar{1}.870\ 6764$	321	$\bar{1}.944\ 2122$		
222	784 0601	272	872 2760	322	945 5630		
223	786 0120	273	873 8698	323	946 9097		
224	787 9552	274	875 4577	324	948 2521		
225	789 8897	275	877 0398	325	949 5905		
226	$\bar{1}.791\ 8156$	276	$\bar{1}.878\ 6162$	326	$\bar{1}.950\ 9247$		
227	793 7330	277	880 1869	327	952 2549		
228	795 6420	278	881 7519	328	953 5810		
229	797 5426	279	883 3113	329	954 9030		
230	799 4350	280	884 8652	330	956 2211		
231	$\bar{1}.801\ 3191$	281	$\bar{1}.886\ 4135$	331	$\bar{1}.957\ 5351$	M	
232	803 1951	282	887 9562	332	958 8452		
233	805 0631	283	889 4936	333	960 1514	log $\frac{M}{12}$	
234	806 9230	284	891 0255	334	961 4536		
235	808 7750	285	892 5520	335	962 7519		
236	$\bar{1}.810\ 6191$	286	$\bar{1}.894\ 0732$	336	$\bar{1}.964\ 0464$		
237	812 4555	287	895 5890	337	965 3370	1	$\bar{2}.920\ 8188$
238	814 2841	288	897 0996	338	966 6238	2	$\bar{1}.221\ 8487$
239	816 1050	289	898 6050	339	967 9068	3	397 9400
240	817 9184	290	900 1051	340	969 1861	4	522 8787
241	$\bar{1}.819\ 7242$	291	$\bar{1}.901\ 6001$	341	$\bar{1}.970\ 4615$	5	$\bar{1}.619\ 7888$
242	821 5225	292	903 0900	342	971 7332	6	698 9700
243	823 3134	293	904 5748	343	973 0013	7	765 9168
244	825 0970	294	906 0545	344	974 2656	8	823 9087
245	826 8732	295	907 5292	345	975 5262	9	$\bar{1}.875\ 0613$
246	$\bar{1}.828\ 6422$	296	$\bar{1}.908\ 9988$	346	$\bar{1}.976\ 7832$	10	920 8188
247	830 4041	297	910 4636	347	978 0366	11	962 2114
248	832 1588	298	911 9234	348	979 2864	12	0.000 0000
249	833 9065	299	913 3783	349	980 5326		
250	835 6471	300	914 8284	350	981 7752		

LOGARITHMS

Logarithms of i . Each $\frac{1}{16}^\circ$

$\frac{1}{16}^\circ$	0°	1°	2°	3°	$\frac{1}{16}^\circ$
0		2.000 0000 000	2.301 0299 957	2.477 1212 547	0
1	4.795 8800 173	026 3289 387	314 3939 572	486 0760 974	1
2	3.096 9100 130	051 1525 224	327 3589 344	494 8500 217	2
3	3.273 0012 721	074 6336 183	339 9480 617	503 4501 934	3
4	3.397 9400 087	2.096 9100 130	2.352 1825 181	2.511 8833 610	4
5	494 8500 217	118 0993 121	364 0817 414	520 1558 869	5
6	574 0312 677	138 3026 982	375 6636 140	528 2737 772	6
7	640 9780 574	157 6078 534	386 9446 244	536 2427 068	7
8	3.698 9700 043	2.176 0912 591	2.397 9400 087	2.544 0680 444	8
9	750 1225 268	193 8200 260	408 6638 741	551 7548 730	9
10	795 8800 173	210 8533 653	419 1293 077	559 3080 109	10
11	837 2727 025	227 2437 815	429 3484 729	566 7320 290	11
12	3.875 0612 634	2.243 0380 487	2.439 3326 938	2.574 0312 677	12
13	909 8233 697	258 2780 152	449 0925 311	581 2098 524	13
14	942 0080 530	273 0012 721	458 6378 490	588 2717 068	14
15	971 9712 764	287 2417 112	467 9778 753	595 2205 668	15
	4°	5°	6°	7°	
0	2.602 0599 913	2.698 9700 043	2.778 1512 504	2.845 0980 400	0
1	608 7933 740	704 3650 362	782 6517 516	848 9584 608	1
2	615 4239 529	709 6938 697	787 1060 930	852 7848 687	2
3	621 9548 200	714 9581 097	791 5152 119	856 5778 577	3
4	2.628 3889 301	2.720 1593 034	2.795 8800 173	2.860 3380 066	4
5	634 7291 081	725 2989 431	800 2013 911	864 0658 791	5
6	640 9780 574	730 3784 686	804 4801 891	867 7620 247	6
7	647 1383 661	735 3992 700	808 7172 420	871 4269 787	7
8	2.653 2125 138	2.740 3626 895	2.812 9133 566	2.875 0612 634	8
9	659 2028 775	745 2700 240	817 0693 164	878 6653 877	9
10	665 1117 371	750 1225 268	821 1858 826	882 2398 480	10
11	670 9412 807	754 9214 097	825 2637 950	885 7851 288	11
12	2.676 6936 096	2.759 6678 447	2.829 3037 728	2.889 3017 025	12
13	682 3707 425	764 3629 659	833 3065 153	892 7900 304	13
14	687 9746 200	769 0078 709	837 2727 025	896 2505 625	14
15	693 5071 086	773 6036 226	841 2029 961	899 6837 383	15
	8°	9°	10°	11°	
0	2.903 0899 870	2.954 2425 094	3.000 0000 000	3.041 3926 852	0
1	906 4697 276	957 2480 195	002 7058 934	043 8532 837	1
2	909 8233 697	960 2328 731	005 3950 319	046 3000 197	2
3	913 1513 130	963 1973 521	008 0676 217	048 7330 483	3
4	2.916 4539 485	2.966 1417 327	3.010 7238 654	3.051 1525 224	4
5	919 7316 583	969 0662 858	013 3639 616	053 5585 922	5
6	922 9848 157	971 9712 764	015 9881 054	055 9514 053	6
7	926 2137 858	974 8569 646	018 5964 885	058 3311 071	7
8	2.929 4189 257	2.977 7236 053	3.021 1892 991	3.060 6978 404	8
9	932 6005 845	980 5714 482	023 7667 220	063 0517 457	9
10	935 7591 037	983 4007 382	026 3289 387	065 3929 616	10
11	938 8948 176	986 2117 155	028 8761 277	067 7216 239	11
12	2.942 0080 530	2.989 0046 157	3.031 4084 643	3.070 0378 666	12
13	945 0991 300	991 7796 698	033 9261 205	072 3418 215	13
14	948 1683 617	994 5371 043	036 4292 656	074 6336 183	14
15	951 2160 548	997 2771 417	038 9180 660	076 9133 846	15

For explanation see pp. (64, 68).

LOGARITHMS

Logarithms of $(1+i)$. Each $\frac{1}{16}\%$.

$\frac{1}{16}\%$	0 %	1 %	2 %	3 %	$\frac{1}{16}\%$
0	0.000 0000 000	0.004 3213 738	0.008 6001 718	0.012 8372 247	0
1	000 2713 493	5900 373	8662 021	013 1006 730	1
2	5425 291	8585 346	009 1320 695	3639 616	2
3	8135 397	005 1268 661	3977 743	6270 906	3
4	0.001 0843 813	0.005 3950 319	0.009 6633 167	0.013 8900 603	4
5	3550 541	6630 322	9286 968	014 1528 709	5
6	6255 583	9308 672	010 1939 148	4155 226	6
7	8958 941	006 1985 372	4589 709	6780 155	7
8	0.002 1660 618	0.006 4660 422	0.010 7238 654	0.014 9403 498	8
9	4360 614	7333 827	9885 984	015 2025 258	9
10	7058 934	007 0005 586	011 2531 701	4645 436	10
11	9755 578	2675 703	5175 808	7264 034	11
12	0.003 2450 548	0.007 5344 179	0.011 7818 305	0.015 9881 054	12
13	5143 847	8011 017	012 0459 196	016 2496 498	13
14	7835 477	008 0676 217	3098 482	5110 368	14
15	004 0525 440	3339 784	5736 165	7722 666	15
	4 %	5 %	6 %	7 %	
0	0.017 0333 393	0.021 1892 991	0.025 3058 653	0.029 3837 777	0
1	2942 552	4477 308	5618 597	6373 803	1
2	5550 144	7060 088	8177 033	8908 349	2
3	8156 172	9641 333	026 0733 962	030 1441 417	3
4	0.018 0760 636	0.022 2221 045	0.026 3289 387	0.030 3973 009	4
5	3363 540	4799 226	5843 310	6503 125	5
6	5964 885	7375 876	8395 731	9031 768	6
7	8564 672	9950 999	027 0946 653	0.031 1558 940	7
8	0.019 1162 904	0.023 2524 596	0.027 3496 078	0.031 4084 643	8
9	3759 583	5096 669	6044 007	6608 877	9
10	6354 710	7667 220	8590 442	9131 645	10
11	8948 287	024 0236 249	028 1135 385	032 1652 948	11
12	0.020 1540 316	0.024 2803 760	0.028 3678 837	0.032 4172 788	12
13	4130 800	5369 755	6220 801	6691 168	13
14	6719 738	7934 233	8761 277	9208 087	14
15	9307 135	025 0497 199	029 1300 269	033 1723 549	15
	8 %	9 %	10 %	11 %	
0	0.033 4237 555	0.037 4264 979	0.041 3926 852	0.045 3229 788	0
1	6750 106	6754 486	6393 733	5674 451	1
2	9261 205	9242 567	8859 214	8117 740	2
3	034 1770 852	038 1729 223	042 1323 296	046 0559 654	3
4	0.034 4279 050	0.038 4214 456	0.042 3785 981	0.046 3000 197	4
5	6785 801	6698 268	6247 271	5439 368	5
6	9291 105	9180 660	8707 166	7877 170	6
7	035 1794 965	039 1661 634	043 1165 668	047 0313 605	7
8	0.035 4297 382	0.039 4141 192	0.043 3622 780	0.047 2748 674	8
9	6798 358	6619 334	6078 503	5182 378	9
10	9297 895	9096 064	044 8532 837	7614 719	10
11	036 1795 993	040 1571 381	0985 785	048 0045 698	11
12	0.036 4292 656	0.040 4045 289	0.044 3437 349	0.048 2475 318	12
13	6787 885	6517 788	5887 529	4903 579	13
14	9281 680	8988 881	8336 328	7330 483	14
15	037 1774 045	041 1458 568	045 0783 747	9756 032	15

For explanation see p. (60).

LOGARITHMS

The Value of $\frac{1}{i}$

$\frac{1}{16}^{\circ}/_{\circ}$	$0^{\circ}/_{\circ}$	$1^{\circ}/_{\circ}$	$2^{\circ}/_{\circ}$	$3^{\circ}/_{\circ}$	$\frac{1}{16}^{\circ}/_{\circ}$
0		100.000 0000	50.000 0000	33.333 3333	0
1	1600.000 0000	94.117 6471	48.484 8485	32.653 0612	1
2	800.000 0000	88.888 8889	47.058 8235	32.000 0000	2
3	533.333 3333	84.210 5263	45.714 2857	31.372 5490	3
4	400.000 0000	80.000 0000	44.444 4444	30.769 2308	4
5	320.000 0000	76.190 4762	43.243 2432	30.188 6792	5
6	266.666 6667	72.727 2727	42.105 2632	29.629 6296	6
7	228.571 4286	69.565 2174	41.025 6410	29.090 9091	7
8	200.000 0000	66.666 6667	40.000 0000	28.571 4286	8
9	177.777 7778	64.000 0000	39.024 3902	28.070 1754	9
10	160.000 0000	61.538 4615	38.095 2381	27.586 2069	10
11	145.454 5455	59.259 2593	37.209 3023	27.118 6441	11
12	133.333 3333	57.142 8571	36.363 6364	26.666 6667	12
13	123.076 9231	55.172 4138	35.555 5556	26.229 5082	13
14	114.285 7143	53.333 3333	34.782 6087	25.806 4516	14
15	106.666 6667	51.612 9032	34.042 5532	25.396 8254	15
	$4^{\circ}/_{\circ}$	$5^{\circ}/_{\circ}$	$6^{\circ}/_{\circ}$	$7^{\circ}/_{\circ}$	
0	25.000 0000	20.000 0000	16.666 6667	14.285 7143	0
1	24.615 3846	19.753 0864	16.494 8454	14.159 2920	1
2	24.242 4242	19.512 1951	16.326 5306	14.035 0877	2
3	23.880 5970	19.277 1084	16.161 6162	13.913 0435	3
4	23.529 4118	19.047 6190	16.000 0000	13.793 1034	4
5	23.188 4058	18.823 5294	15.841 5842	13.675 2137	5
6	22.857 1429	18.604 6512	15.686 2745	13.559 3220	6
7	22.535 2113	18.390 8046	15.533 9806	13.445 3782	7
8	22.222 2222	18.181 8182	15.384 6154	13.333 3333	8
9	21.917 8082	17.977 5281	15.238 0952	13.223 1405	9
10	21.621 6216	17.777 7778	15.094 3396	13.114 7541	10
11	21.333 3333	17.582 4176	14.953 2710	13.008 1301	11
12	21.052 6316	17.391 3043	14.814 8148	12.903 2258	12
13	20.779 2208	17.204 3011	14.678 8991	12.800 0000	13
14	20.512 8205	17.021 2766	14.545 4545	12.698 4127	14
15	20.253 1646	16.842 1053	14.414 4144	12.598 4252	15
	$8^{\circ}/_{\circ}$	$9^{\circ}/_{\circ}$	$10^{\circ}/_{\circ}$	$11^{\circ}/_{\circ}$	
0	12.500 0000	11.111 1111	10.000 0000	9.090 9091	0
1	12.403 1008	11.034 4828	9.937 8882	9.039 5480	1
2	12.307 6923	10.958 9041	9.876 5432	8.988 7640	2
3	12.213 7405	10.884 3537	9.815 9509	8.938 5475	3
4	12.121 2121	10.810 8108	9.756 0976	8.888 8889	4
5	12.030 0752	10.738 2550	9.696 9697	8.839 7790	5
6	11.940 2985	10.666 6667	9.638 5542	8.791 2088	6
7	11.851 8519	10.596 0265	9.580 8383	8.743 1694	7
8	11.764 7059	10.526 3158	9.523 8095	8.695 6522	8
9	11.678 8321	10.457 5163	9.467 4556	8.648 6486	9
10	11.594 2029	10.389 6104	9.411 7647	8.602 1505	10
11	11.510 7914	10.322 5806	9.356 7251	8.556 1497	11
12	11.428 5714	10.256 4103	9.302 3256	8.510 6383	12
13	11.347 5177	10.191 0828	9.248 5549	8.465 6085	13
14	11.267 6056	10.126 5823	9.195 4023	8.421 0526	14
15	11.188 8112	10.062 8931	9.142 8571	8.376 9634	15

For explanation see pp. (63, 64, and 206).

EXAMPLES

Purchase of Leases, &c.

- (1) Find the price to be paid for a lease yielding a clear annual rent of £132 for $25\frac{1}{2}$ years in order to make $3\frac{1}{2}\%$ on the purchase price.

£1 per annum for $25\frac{1}{2}$ years	= £16'777		See p. 86
£132 " " "	= $16'777 \times 132 =$	<u>2214'564</u>	
	OR $132 \times 16 =$	2112	86
	$132 \times \frac{1}{2} =$	66	86
	$132 \times \frac{1}{4} =$	33	86
	<u>$132 \times 16\frac{3}{4} =$</u>	<u>£2211</u>	

There is a difference of £3'564 or £3 11s. 3d. due to the fact that $16\frac{3}{4}$ equals only 16'750, whereas the correct figure is 16'777. The difference between these two is '027, and this multiplied by 132 gives 3'564, the difference between the two answers.

Half the rent for 51 periods at $1\frac{1}{4}$ per cent. gives 113
 $33'55401 \times 66 = \underline{\underline{£2214'56466}}$.

- (2) Find the present value of an annuity of £80 to run for 65 years certain such that the purchaser will obtain interest at 4% .

1 per annum for 65 years	= £23'047		90
80 " " "	= $23'047 \times 80 =$	<u>1843'760</u>	
	OR $23 \times 80 =$	<u>£1840</u>	90

The explanation of the difference between the two answers is given under example (1).

Such transactions as these two imply that if the purchaser drew interest on his capital at the rate assumed and invested the balance of the annuity at compound interest, this balance at the end of the term would amount to the purchase price

EXAMPLES

and so replace the capital invested. Thus, to take the last example :—

$$\begin{aligned} \text{The annual income} &= \text{£}80,000 \\ 4\% \text{ on price } \text{£}1843,760 &= \text{£}73,750 \end{aligned}$$

$$\begin{aligned} \text{The annual balance} &= \text{£}6,250 \\ \text{£}6,250 \text{ per annum accumulated for 65 years} \\ &= 6,250 \times 294,968 = \text{£}1,843,550 \end{aligned}$$

See p.
131

This amount agrees closely with the value found, and would agree exactly if more places of decimals were used in the calculation.

- (3) Find the present value of a perpetual income of £25 per annum to commence 30 years hence so that the investment may yield 5 %.

$$\begin{aligned} \text{Value of reversion to a perpetuity of } \text{£}1 &= \text{£}4,628 & 102 \\ \text{“ “ “ } \text{£}25 &= 4,628 \times 25 = \text{£}115,700 \\ \text{or } 25 \times 4\frac{3}{4} &= \text{£}118,15s. & 102 \end{aligned}$$

The difference between the answers is explained under example (1).

The nature of reversions is explained on p. 14.

Amount of a Sum in Any Number of Years

- (4) Find the amount of £437 at the end of 35 years at $2\frac{1}{4}\%$.

$$\begin{aligned} 1 \text{ in 35 years} &= 2,17879 & 116 \\ 437 \text{ in 35 years} &= 2,17879 \times 437 = \text{£}952,13123 \end{aligned}$$

or

$$\begin{aligned} \log 437 &= 2,640481 & 338 \\ \log 1,0225^{35} &= 0,338216 & 379 \end{aligned}$$

$$\log (437 \times 1,0225^{35}) = 2,978697 = \text{£}952,13 \quad 360$$

- (5) Required, the amount of £625 in 127 years at $4\frac{1}{2}\%$.

$$\begin{aligned} 1 \text{ in 100 years} &= 81,58852 & 135 \\ 1 \text{ in } 27 \text{ “} &= 3,28201 & 134 \\ 1 \text{ in 127 years} &= 81,58852 \times 3,28201 = 267,77434 \\ 625 \text{ “ } 127 \text{ “} &= 267,77434 \times 625 = \text{£}167,358,96250 \end{aligned}$$

EXAMPLES

or		See p.
	$\log 625 = 2.795\ 880$	346
	$\log 1.045^{27} = 0.516\ 140$	375
	$\log 1.045^{100} = 1.911\ 629$	411
	$\log (625 \times 1.045^{127}) = 5.223\ 649 = \log 167359$	328

(6) Find the amount of £475 in 30 years at $2\frac{7}{10} = 2.7\%$.

	$\log 475 = 2.676\ 694$	340
	$\log 1.027^{30} = 0.011570 \times 30 = 0.347\ 100$	327
	$\log (475 \times 1.027^{30}) = 3.023\ 794 = \log 1056.3$	327
or		
	1 in 30 years at $2.75\% = 2.25660$	120
	1 „ „ $2.5\% = 2.09757$	118
	Difference $= 0.15903 \div 5 = 0.03181$	
	1 in 30 yrs. at $2.7 = 2.25660 - 0.03181 = 2.22479$	
	$475 \text{ in } 30 \text{ years} = 2.22479 \times 475 = \underline{\underline{£1056.78}}$ approximately	

(7) Find the rate of interest at which £530 must be invested in order to amount to £3,000 in 80 years.

If 530 amounts to 3,000

$$1 \quad , \quad , \quad \frac{3,000}{530} = 5.66038$$

This is between 2% and $2\frac{1}{4}\%$, but nearer $2\frac{1}{4}\%$.

or		115
	$\log 3,000 = 3.477121$	117
	$\log 530 = 2.724276$	334
	$\log (1+i)^{80} = 0.752845$	342
	$\log (1+i) = 0.752845 \div 80 = 0.009411 = \log 1.0219$	326
	The rate of interest therefore is $\underline{\underline{2.19\%}}$.	

or
from p. 401 it is seen to be nearer $2\frac{1}{4}$ than $2\frac{1}{8}$ per cent.

EXAMPLES

Present Value of a Sum to be Received in the Future

- (8) *It is required to know the present value of £913 to be received at the end of 37 years, reckoning interest at 4 %.*

See p.

$$\begin{aligned} \text{Present value of 1 in 37 years} &= .2343 \\ \text{,, ,, 913} &= .23430 \times 913 = \underline{\underline{£213.9159}} \end{aligned}$$

130

or

$$\begin{aligned} \log 913 &= 2.960471 \\ \text{co-log } 1.04^{37} &= 1.369766 \end{aligned}$$

358

380

$$\log 913 \cdot v^{37} = 2.330237 = \log \underline{\underline{£213.91}}$$

331

- (9) *At the end of 20 years an institution will enter into possession of a property which, it is agreed, will then be worth £5,000. Meantime it receives no income, but must spend £100 upon the property at the end of 5 years, £100 in 10 years, and £100 in 15 years. Find the present value of the property, reckoning interest at 3 %.*

$$\text{Present value of 5,000 in 20 years} = .55368 \times 5000 = 2768.4$$

122

$$\text{,, ,, 100 ,, 5 ,,} = 86.261$$

$$\text{,, ,, 100 ,, 10 ,,} = 74.409$$

$$\text{,, ,, 100 ,, 15 ,,} = 64.186$$

$$\text{,, ,, expenditure} = 224.856 = \underline{\underline{224.9}}$$

$$\text{,, ,, property according to conditions} = \underline{\underline{£2543.5}}$$

- (10) *Find the present value of £1,000 due at the end of 120 years at $2\frac{1}{2}$ %.*

$$\text{P.V. of 1,000 due in 100 years} = 84.65$$

119

$$\text{,, 84.65 ,, 20 ,,} = 84.65 \times .61027 = \underline{\underline{£51.659}}$$

118

or

$$\log 1000 = 3.000000$$

$$\log 1.025^{12} = 0.1286864$$

367

$$\log 1.025^{120} = 0.1286864 \times 10 = 1.286864$$

$$\log 1000 \cdot v^{120} = 1.713136 = \log 51.66$$

343

(420)

EXAMPLES

Amount of £1 per Annum

(11) Find the amount of £93 per annum in 27 years at $3\frac{1}{2}\%$. See p.

Amount of £1 per annum in 27 years = £ 43·75906 126

„ £93 = $43\cdot75906 \times 93$ = £4069·59258

or $\log 93 = 1\cdot968483$ 358

$\log (1+i)^{27} = 0\cdot4033894$ 375

$\text{co-log } \frac{1}{a_{27}^i} = 1\cdot2376785$ 375

$\log 93 s_{27} = 3\cdot609551 = \log \underline{\underline{£4069\cdot59}}$ 339

(12) Find the amount of £735 per annum in 34 years at $2\frac{7}{8}\%$.

$\log 735 = 2\cdot866\ 2873$

$\log (1+i)^{34} = 0\cdot418\ 5348$ 378

$\text{co-log } \frac{1}{a_{34}^i} = 1\cdot332\ 7200$ 378

$\log 735 s_{34} = 4\cdot617\ 5421 = \log \underline{\underline{£41451\cdot68}}$

or £1 per annum at 3% = $57\cdot73018$ 122

£1 per annum at $2\frac{3}{4}\%$ = $55\cdot10023$ 120

Difference = 2·62995

£1 p.a. at $2\frac{3}{4} + \frac{1}{2}$ diff. = $55\cdot10023 + 1\cdot31497 = 56\cdot41520$

£735 at $2\frac{3}{8}\%$ = $56\cdot4152 \times 735$ = £41465 roughly.

The error here is considerable. Taking half the difference between $2\frac{3}{4}$ and 3% to obtain $2\frac{7}{8}\%$ is only a means of roughly approximating to the correct amount.

Present Value of Annuity

(13) Find the present value of £47·25 per annum for 30 years at 5% .

P.V. of £1 per annum = $15\cdot37245$ 138

„ £47·25 per annum = $15\cdot37245 \times 47\cdot25 = \underline{\underline{£726\cdot348}}$

or $\log 47\cdot25 = 1\cdot674\ 402$ 341

$-\log \frac{1}{a_{30}^i} = 2\cdot813\ 257$ 376

$\log 47\cdot25 a_{30}^i = 2\cdot861\ 145 = \log 726\cdot35$ 350

(421)

EXAMPLES

- (14) Find the value of a lease yielding £137 per annum for 27 years to make 3% and to get back the principal by the end of the term.

See p.
122

£1 p.a. for 27 years = £18.32703 or 18.32703 yrs. purchase
£137 „ „ = 18.32703 × 137 = £2510.8

or $\log 137 = 2.136721$

$$-\log \frac{1}{a_{27}} = 2.736908$$

375

$$\log 137 a_{27} = 3.399813 = \log \underline{\underline{£2510.8}}$$

- (15) A tenant holds same property under a lease that has 2 years to run. It is agreed that 2 years hence it can be renewed for 19 years at an increase of £500 a year. What is the equivalent rent for 21 years from now?

Let R be the rent. Then the present value of R per annum for 21 years must be equal to the value 2 years hence of £500 per annum for 19 years. That is—

$$Ra_{21} = v^2 \times 500a_{19}$$

$$R = \frac{500v^2a_{19}}{a_{21}}$$

At 5% per annum—

$$R = \frac{500 \times .90703 \times 12.08532}{12.82115}$$

138

$$R = \frac{5480.8739}{12.82115} = 427.487$$

The tenant pays 427.487 per annum, which amounts to 427.487 × 2.05 = 876.348

138

He saves (500 - 427.487) = 72.513 per annum for 19 years, the present value of which 2 years hence will be

$$72.513 \times 12.08532 = 876.343$$

138

This checks the result.

- (16) If leasehold property yielding a net annual income of £100 a year for 30 years is bought for £2,000, find the yield per cent.

If £100 per annum costs £2,000, £1 per annum costs £20.

This is seen to be between $2\frac{3}{4}$ and 3%

120

or $\log a_{30} = \log 20 = 1.3010300$

122

$$\log \frac{1}{a_{30}} = 2.6989700$$

$$\log \frac{1}{a_{30}} = 2.6935900 \text{ at } 2.75\%$$

376

$$\text{factor } 17.61 \times 0.0053800 = .0947$$

$$\text{Rate per cent.} = 2.8447$$

(422)

EXAMPLES

- (17) Find the present value of £1 per annum for 75 years at 3.7 %.

$$\begin{aligned}\log 1.037 &= 0.0157 \ 7876 \\ 75 \log 1.037 &= 1.1834 \ 0700 \\ \text{co-log } 1.037^{75} &= \log v^{75} = 2.8165 \ 930 = \log .06555306 \\ a_{\overline{75}|} &= \frac{1-v^{75}}{i} = \frac{.93444694}{.037} = 25.2553\end{aligned}$$

Present Value of a Perpetuity

- (18) Find the value of a perpetuity of £60 a year, reckoning interest at 3 $\frac{3}{8}$ %.

$$29.62963 \times 60 = \underline{1777.7778}$$

See p.
206
416

- (19) Find the value of a property yielding £25 per annum for the next 15 years and £110 in perpetuity thereafter, reckoning interest at 3 %.

Take the value of a perpetuity of £110 per annum and deduct the value of (110 - 25 =) £85 per annum for 15 years.

$$\begin{aligned}\text{Perpetuity} &= 33.\bar{3} \times 110 = 3666.666 & 206 \\ \text{P.V. of } £85 \text{ p.a. for 15 years} &= 11.93794 \times 85 = 1014.725 & 122\end{aligned}$$

$$\text{Value required} = \underline{£2651.941}$$

or

$$\begin{aligned}\text{P.V. of } £25 \text{ p.a. for 15 years} &= 11.93794 \times 25 = 298.448 & 122 \\ \text{P.V. of perpetuity } £110 \text{ deferred 15 years} &= 21.39539 \times 110 = 2353.493 & 167\end{aligned}$$

$$\text{Value required} = \underline{£2651.941}$$

- (20) Find the value of the reversion to a perpetuity of £496 per annum after 22 years at 2 $\frac{5}{8}$ %.

$$\begin{aligned}\text{Value of perpetuity of } £1 \text{ at } 2\frac{5}{8} \% &= 38.09524 & 206 \\ \text{P.V. of } £1 \text{ p.a. for 22 years at } 2\frac{1}{2} \% &= 16.76541 & 118 \\ \text{,, ,, ,, } 2\frac{3}{4} \% &= 16.34350 & 120\end{aligned}$$

$$\text{Difference} = .42191$$

$$\begin{aligned}\text{P.V. at } 2\frac{5}{8} \% (= 16.34350 + .42191) &= 16.55445 \\ \text{Approximate P.V. of perpetuity of } £1 \text{ p.a. at } 2\frac{5}{8} \% \text{ deferred 22 years} &= 21.54079\end{aligned}$$

$$\begin{aligned}\text{Approximate P.V. of perpetuity of } £496 \text{ p.a. at } 2\frac{5}{8} \% \text{ deferred 22 years} &= 21.54079 \times 496 = \underline{£10684}\end{aligned}$$

EXAMPLES

or

$$\begin{aligned}\log 496 &= 2.695 \ 4817 \\ - \log i &= 2.419 \ 1293\end{aligned}$$

See p.
414

$$\log \frac{476}{i} = 4.276 \ 3524 = \log 18895.24$$

$$\log \frac{1}{a_{\overline{22}|}} = 2.781 \ 1365$$

372

$$\log 496 - \log \frac{1}{a_{\overline{22}|}} = 3.914 \ 3452 = \log 8210.04$$

$$\text{Value of reversion} = 10685.20$$

Sinking Fund

(21) Find the sum to be set aside annually to amount to £750 in 30 years, reckoning interest at 4 %.

The sum to amount to £1 = £.01783 182
 " " £750 = .01783 × 750 = £13.3725 p.a.

or $\log 750 = 2.875061$

$$\log \frac{1}{a_{\overline{30}|}} = 2.762154$$

376

$$\log \frac{750}{a_{\overline{30}|}} = 1.637215 = \log 43.373$$

$$\text{Deduct 4 \% on } 750 = .04 \times 750 = 30.000$$

$$\text{Annual sum to amount to } £750 \text{ in } 30 \text{ years} = \underline{\underline{£13.373}}$$

Annuity a Given Sum will Purchase

(22) Find the annuity for 35 years that may be bought for £1,573, reckoning interest at 3½ %.

$$\log 1573 = 3.196729$$

$$\log \frac{1}{a_{\overline{35}|}} = 2.698956$$

379

$$\log \frac{1573}{a_{\overline{35}|}} = 1.895685 = \log £78.6475$$

or 20.00066 will buy an annuity of £1 p.a.

126

$$1573 \text{ will buy an annuity of } \frac{1573}{20.00066} = \underline{\underline{£78.6474}}$$

EXAMPLES

Annuities and Assurances on Lives

- | | |
|--|---------------|
| (23) Find the value of an annuity of £250 on the life of a male aged 45, according to the Government Experience Table at 3 %. | See p.
274 |
| Value of £1 p.a. = £15·152 | |
| „ £250 „ = 15·152 × 250 = <u>£3788</u> | |
| <hr/> | |
| (24) Find the value of £1,500 to be received at the death of a male aged 50, according to the Healthy Males Table at 3½ %. | 282 |
| ·52023 × 1500 = <u>£780·345</u> | |
| <hr/> | |
| (25) Find the annual payment to secure £1,500 at the death of a male aged 50, according to the Healthy Males Table at 3½ %. | 286 |
| ·03667 × 1500 = <u>£55·005</u> | |
| <hr/> | |
| (26) Find the value of the reversion to a perpetuity of £100 per annum at the death of a male aged 60, according to the Government Experience Table at 3 %, and according to the Healthy Males Table at 3 %. | |
| By Government Experience 22·732 × 100 = <u>£2273·2</u> | 290 |
| By Healthy Males— | |
| Value of a perpetuity of 100 = 3333·3 | 206 |
| „ 100 p.a. for life = <u>1023·6</u> | 273 |
| „ deferred perpetuity = <u>£2309·7</u> | 40 |
| <hr/> | |
| (27) Find value of annuity of £135 so long as two female lives, aged 25 and 45, both continue to live. Government Table 3 %. | 296 |
| 14·650 × 135 = <u>£1977·75</u> | |
| <hr/> | |
| (28) Find value of annuity of £250 so long as either of two male lives, aged 30 and 50, continue to live. Healthy Males Table 3½ %. | 311 |
| 19·7251 × 250 = <u>£4931·275</u> | |
| (425) | |

EXAMPLES

- (29) Find the single payment to secure £1,250 (a) at the death of the first and (b) at the death of the last of two male lives, aged 45 and 60. Healthy Males Table 4 %.

(a) At death of first $\cdot 64328 \times 1250 = \underline{\underline{£804\cdot 1}}$

(b) „ „ last $\cdot 3814 \times 1250 = \underline{\underline{£476\cdot 75}}$

See p.

307

314

Single and Annual Premiums by Conversion Tables

- (30) Find the single payment to secure £1,000 at death of a person aged 43. Northampton Table 3 %.

Annuity on life aged 43 = $14\cdot 162$ 268

Single payment for annuity of 14 = $\cdot 56311$ 323

„ „ „ $\cdot 1 = 00291$ 323

„ „ „ $\cdot 06 = 00175$ 323

„ „ „ $\cdot 002 = 00006$ $\cdot 00472$ 323

„ „ „ $14\cdot 162 = \cdot 55839$ 47-50

Single payment to secure 1,000 = $\underline{\underline{£558\cdot 39}}$

or

$1000 [1 - \cdot 029126 (14\cdot 162 + 1)] = \underline{\underline{£558\cdot 3916}}$ 47-50

- (31) Find the annual payment to secure £1,000 at the death of a person aged 43. Carlisle Table 4 %.

Annuity on life aged 43 = $14\cdot 505$ 270

Annual premium for annuity of 14.5 = $\cdot 0354 - \cdot 0093 = \cdot 0261$ 324

„ „ £1,000 at death = $\underline{\underline{£26\cdot 1.}}$

or

$1000 \left(\frac{1}{14\cdot 505 + 1} - \cdot 03846 \right) = 64\cdot 50 - 38\cdot 46 = \underline{\underline{£26\cdot 04}}$ 47-50

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